CANADA-MANITOBA
Crop Insurance

Annual Report

The Manitoba
Crop Insurance
Corporation

Year Ended March 1984

Agriculture
Canada

Manitoba
Agriculture

85-3764/

June 30, 1984.

To the Honourable Bill Uruski,
Minister of Agriculture,
Winnipeg, Manitoba.

Dear Sir:

Presented herewith is the Twenty-Fifth Annual Report of The Manitoba Crop Insurance Corporation for the fiscal year ended March 31, 1984.

Respectfully submitted,

F.A. Tufford.

F.A. Tufford.
Chairman.

Twenty-Fifth Annual Report of The Manitoba Crop Insurance Corporation

Board of Directors

F.A. Tufford, Chairman
P.A. Rattai, Vice-Chairman
M.J. Sotas
N.H. Huminicki
W.D. Sloane

Officers

H.E. Tolton, B.S.A., M.Sc., Manager
(Retired June 30, 1983)
R.G. Dalgliesh, B.S.A., M.B.A., Manager
(Appointed October 3, 1983)
A. McRitchie, C.A., Comptroller and Secretary
(Retired June 30, 1983)
M.J. Gagne, RIA, Comptroller
(Appointed October 12, 1983)
D.E. Forsberg, B.S.A., M.Sc., Contract and Personnel Manager
H.R. Nelson, B.S.A., M.Sc., Manager of Research
J.B. Hughes, LL.B., Q.C., Legal Counsel

Objectives

1. Under the Canada-Manitoba Crop Insurance Program, to make available all-risk crop insurance which provides a basic production guarantee (with coverage levels approximating average cash costs of production), to cover heavy crop losses and thus provide a stabilizing effect on individual farm incomes as well as the general farm economy.
2. To provide additional protection for farmers with all-risk coverage against devastating spot hail losses during years when crops are otherwise good.
3. To maintain actuarially sound rates, proper coverages and a realistic insurance program by means of data analysis from Statistics Canada and that from claims and questionnaires.
4. To train adequate staff to maintain a high degree of efficiency of operation.

Board Meetings

Twelve meetings of the Board of Directors were held.

Organization Chart
The Manitoba Crop Insurance Corporation

<table>
<tr><td rowspan="6">Minister of Agriculture</td><td rowspan="6">The Manitoba Crop Insurance Corporation Board of Directors</td><td rowspan="6">Manager</td><td rowspan="2">Comptroller and Secretary</td><td rowspan="2"></td><td>Processing Co-ordinator</td><td></td></tr>
<tr><td>Manager of Finance</td><td></td></tr>
<tr><td></td><td>Manager of Computer Services</td><td>Programmer Analyst</td><td></td></tr>
<tr><td rowspan="3">Contract & Personnel Manager</td><td></td><td>Field Division Administrative Co-ordinator</td><td>Agency Offices</td></tr>
<tr><td></td><td>Adjusting Specialist & Trainer</td><td>Adjusting Personnel</td></tr>
<tr><td></td><td>Procedure Specialist</td><td>See Page 3</td></tr>
<tr><td></td><td>Manager of Research</td><td>Research Analysts</td><td></td></tr>
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Organization Chart
The Manitoba Crop Insurance Corporation

Area Supervisor I Stonewall	Fisher Branch	Stonewall	Beausejour	
Area Supervisor II Sanford	Altona	Sanford	St. Pierre	Carman
Area Supervisor III Glenboro	Glenboro	Somerset	Portage la Prairie	Neepawa
Area Supervisor IV Virden	Souris	Virden	Deloraine	Hamiota
Area Supervisor V Dauphin	Grandview	Dauphin	Swan River	Birtle

Financial Contributions by Governments of Canada and Manitoba

The Government of Canada provides financial assistance to the Canada-Manitoba Crop Insurance Program by contributing 50 per cent of the total premium required each year. The Federal Government's contribution to this program totalled $13,106,194 for the 1983/84 fiscal year.

The Government of Manitoba contributes all of the administration costs, which totalled $3,698,522 for the 1983/84 fiscal year.

Canada-Manitoba All-Risk Crop Insurance Program Summary

During 1983, 13,837 (69.2 per cent) of the estimated 20,000 persons eligible for insurance had contracts in force — a decrease of 1.8 per cent over the number insured in the previous year.

Summary of Participation

Year	Contracts in Force	Per Cent Participation
1960-61	2,472	38.1
1961-62	3,654	39.9
1962-63	4,413	48.2
1963-64	5,142	50.3
1964-65	6,141	49.8
1965-66	8,610	47.3
1966-67	12,915	44.7
1967-68	14,116	48.2
1968-69	14,481	59.1
1969-70	14,236	58.5
1970-71	13,669	56.5
1971-72	13,233	55.1
1972-73	11,945	50.0
1973-74	13,585	57.3
1974-75	13,878	58.9
1975-76	14,199	60.3
1976-77	14,583	63.5
1977-78	18,016	80.4
1978-79	15,950	73.0
1979-80	14,275	67.0
1980-81	14,176	68.8
1981-82	14,633	68.8*
1982-83	14,087	68.3**
1983-84	13,837	69.2***

* Based on Statistics Canada estimates of farmers growing eligible crops.

** Assumes 1981 farm numbers decreased by 3% over previous year.

*** Assumes 1982 farm numbers decreased by 3% over previous year.

Insured seeded acreage decreased by 1.5 per cent from the previous year. The 4,878,330 acres insured carried a total liability of $322,254,033. The premiums billed amounted to $13,329,863 which includes $2,737,335 for hail spot loss. An analysis, by crops, of insurance written is shown on Schedules 3 and 3A.

A total of 35,846 crop units were insured by 13,411 persons. Some 426 persons were unable to seed an insurable crop. A breakdown, by crops, is shown on Schedule 4.

During the year, 13,568 crop inspections were made. Indemnity cheques were mailed to 4,727 persons with respect to 5,697 all-risk and 2,498 hail spot loss deficient crop units. Total indemnities paid amounted to $22,297,580 which includes $5,356,016 in hail spot loss. The total indemnities paid when compared to a total calculated premium income of $26,659,727 shows that for every premium dollar received, $.84 was paid in settlement of claims. Of those insured, 35.2 per cent received payments from the fund.

During the year, the Board of Directors initiated a review of the entire crop insurance program. Although the Board has been of the opinion that the program is basically sound, it was felt that a comprehensive review would be beneficial. Staff of the Corporation and the Department of Agriculture undertook an initial review and developed a number of policy alternatives. In March of 1984, the Minister of Agriculture began a series of eleven meetings in various rural locations to explain the various alternatives and to receive farmer input and advice.

A Livestock Feed Security Program was developed during the year and a sales program initiated. A total of seven Rural Municipalities (Brokenhead, Coldwell, Eriksdale, St. Laurent, South Norfolk, Rossburn and Wallace), are to have the program available for the 1984 crop production year.

The program is designed to offer insurance protection to livestock producers who must contend with poor hay crops that occur on a periodic basis.

As with the all-risk program, the Government of Canada and participating farmers each pay one half of all premium costs, while the Government of Manitoba pays all administrative costs.

8. Individual Crop Insurance Coverage Adjustment Based on Each Insured's Own Crop Insurance Record:

Each new Insured coming into the program for the first time is assigned the basic average coverage. The experience the Insured accumulates in the program dictates where his coverage will be adjusted. Low losses or no losses show favorable experience and the Insured's coverage is adjusted upward. Consistent claims and high losses result in the Insured either staying at the basic coverage or having his coverage adjusted downwards. One loss year only will not reduce the Insured's coverage below the basic level regardless of the magnitude of the loss.

9. Crop and Acreage Requirements:

Two crops or more must be insured with a total of not less than 50 acres; however, where all crops planted are insured, the total acreage must be at least 10 acres. If only potatoes are insured, the acreage must be at least 4 acres, or if only sugar beets are insured, the acreage must be at least 3 acres. Forage acreage must be at least 20 acres to qualify for coverage under the forage crop for hay production program.

10. Stages of Adjustment:

There are two adjustment stages for crop loss. Note the exception for potatoes and sugar beets outlined below. If it is early enough to reseed to the same crop, it can be reseeded and the insurance will continue. Prior to June 25, a Stage I adjustment will be made. During this stage, coverage is 50 per cent of the full harvested coverage. When crops are destroyed or damaged after June 25, but before being harvested, a Stage II pre-harvest adjustment is made. Any appraised yield (subject to the small appraisals not to count) is subtracted from the full harvested coverage.

The Stage I and pre-harvest Stage II adjustment will be a credit if only part of the crop is destroyed. A Stage II harvested adjustment is made when all the crop has been harvested.

Reseeding Benefit:

This benefit has been brought into the program to compensate the Insured for having to reseed due to natural hazards. The Insured can receive 25% of the coverage of the original seeded crop on parcels of land at least 20 acres in size, except for sugar beets, if he destroys the original crop and reseeds a crop which is eligible for and is covered by crop insurance. Sugar beets qualify for 15% of coverage on minimum parcels of 20 acres.

The pre-harvest stages on sugar beets and potatoes are a fixed percentage of the harvested coverage. They are progressive and increase as the season advances and additional costs are incurred.

Claims for individual crops are adjusted separately. Insureds receive indemnity payments on each crop based on coverage less the amount of harvested production. If applicable, an adjustment is made for quality.

11. Landlord Insurance:

Crop Insurance is available to the landlord on his share of the crop providing his tenant is insured.

12. Quality Guarantee:

Grade factors are established for all grades below the guaranteed grade in each crop, where applicable, for the purpose of making quality loss adjustments to harvested production when calculating indemnities payable.

The guaranteed grades for the insurable crops are set out in the Final Seeding Date table under the heading Safeguards for Excessive Risk Caused by Late Seeding.

13. Safeguards For Excessive Risk Caused by Late Seeding:

1983 Final Seeding Dates For Accepting Liability

Crop	Guaranteed Grade	Date
Wheat — Red Spring	#2 C.W.R.S.	June 20
— Amber Durum	#3 C.W.A.D.	"
— Utility	#1 C.U.	"
Oats	#1 Feed	"
Barley	#1 Feed	"
Mixed Grain	55 kg/hl	"
Flax	#2 Canada	"
Mustard	#1 Canada	"
Sunflowers	#1 Canada	June 10
Buckwheat	#3 Canada	June 25
Field Peas	#3 C.W.	June 10
Sugar Beets	125 kg/t	June 15
Lentils	#2 Canada	June 1
Fababeans	#3 Canada	May 25
Fall Rye	#3 Canada	Sept 25
Field Beans	#1 Canada white	Area "A" — June 5
	#2 Canada black	Area "B" — June 1
	pinto	
Grain Corn	#3 C.W.	Area "B" — May 25
		Area "A" — June 1
Potatoes	Marketable Prod.	early maturing — June 15
		late maturing — June 5
Rapeseed	#1 Canada	Argentine — June 10
		Polish — June 25
Silage Corn	35% Dry Matter	Test Area — May25
		Eligible Area — June 10
Canary Seed	Less than 4% Hulls	June 10
Triticale	#2 Canada	June 10
Forage Establishment Option		
Spring Seeded		June 10
Fall Seeded		Aug 1-31

Summary of Canada-Manitoba All-Risk Insurance Program

	Farmers' Share of Premium	Calculated Premium	Indemnities Paid	Accumulated Loss Ratio
	$	$	$	
1960-61	255,487.33	319,359.16	87,082.62	27
1961-62	434,782.96	543,478.70	1,586,405.96	1.93
1962-63	684,249.32	855,311.65	531,503.82	1.28
1963-64	816,901.42	1,021,126.77	1,242,164.72	1.25
1964-65	940,990.35	1,176,237.93	279,343.44	.95
1965-66	1,296,463.67	1,620,579.58	398,792.86	.74
1966-67	1,756,916.97	2,196,144.96	796,359.58	.64
1967-68	2,065,443.42	2,753,924.56	729,116.62	.54
1968-69	2,324,400.17	3,099,200.23	2,288,456.09	.58
1969-70	1,945,210.01	2,593,613.34	3,726,865.42	.72
1970-71	1,505,169.60	2,006,892.80	2,061,453.99	.75
1971-72	2,187,302.66	2,916,403.54	1,018,391.38	.70
1972-73	1,895,837.31	2,527,783.08	983,097.98	.67
1973-74	2,135,628.65	4,271,257.30	2,216,532.99	.64
1974-75	2,846,582.08	5,693,164.16	8,299,434.60	.78
1975-76	4,785,416.42	9,570,832.84	9,338,852.32	.82
1976-77	5,630,841.95	11,261,683.90	8,881,807.46	.81
1977-78	9,384,728.63	18,769,457.26	5,590,626.17	.68
1978-79	8,273,606.39	16,547,212.78	6,445,393.25	.63
1979-80	8,355,799.19	16,711,598.38	11,177,129.50	.64
1980-81	9,763,057.22	19,526,114.44	55,288,685.65	.98
1981-82	12,035,890.51	24,071,781.02	18,770,255.07	.95
1982-83	13,256,058.66	26,512,117.32	22,600,352.08	.93
1983-84	13,329,863.46	26,659 726.92	22,297,580.28	.92

The calculated premium represents the farmers' share plus the Government of Canada contribution.

Hail Program

In 1983, hail insurance coverage was offered to the all-risk contract holders for the fourteenth consecutive year. Some 5,104 Insureds carried hail coverage which number represents 38.1 per cent of those who seeded insured crops.

A total of 2,193,208 acres were insured and carried a total liability of $142,957.354. Premium billings totalled $3,520,849 which amounts to 2.5 per cent of the liability.

During the year, 2,139 crop inspections were made and indemnity cheques amounting to $3,038,093 were mailed to 1,488 claimants. For every premium dollar billed, $.86 was paid in settlement of claims. Of those insured under Part II Hail, 29.2 per cent received payments from the fund.

Summary of Hail Insurance Program

	Premium Earned	Indemnities Paid	Accumulated Loss Ratio
	$	$	
1970-71	114,298.29	112,830.73	.99
1971-72	279,918.78	80,115.04	.49
1972-73	270,917.12	70,473.72	.40
1973-74	550,019.03	616,955.74	.72
1974-75	684,576.77	423,160.85	.69
1975-76	902,833.45	1,239,490.88	.91
1976-77	1,029,237.80	1,197,152.76	.98
1977-78	1,261,470.79	1,231,459.60	.98
1978-79	1,700,062.19	1,825,162.41	1.00
1979-80	1,683,214.65	997,933.30	.92
1980-81	1,552,265.42	1,042,709.39	.88
1981-82	2,273,062.75	2,266,443.64	.90
1982-83	3,196,098.48	2,557,615.60	.88
1983-84	3,520,848.66	3,038,093.36	.88

Features of the Canada-Manitoba Crop Insurance Program in 1983

1. Crops Insured:

Red spring wheat, utility wheat, amber durum wheat, oats, barley, mixed grain, fall rye, buckwheat, flax, rapeseed, sunflowers, mustard, field peas, grain corn, sugar beets, potatoes, fababeans, lentils, canary seed, cultivated forage for hay production, silage corn and Forage Establishment Option. Field beans continued on a test basis for 1983. Triticale was added on a test basis for 1983.

2. Designated Perils:

Hail, drought, frost, excessive moisture, excessive rainfall, flood, wind (including tornado), disease (including rust) and pests.

3. Options:

(a) Hail Spot Loss

This benefit makes it possible for an all-risk contract holder to obtain adjustments for partial losses due to hail. Coverage per acre is limited to the all-risk coverage as determined from the Insured's seeded acreage report for each insured crop.

(b) Unseeded Acreage Insurance

Unseeded acreage insurance gives each Insured the option of taking out protection against the possibility of not being able to seed a crop on all the acreage intended for seeding by June 25 on account of excessive moisture.

4. Hail Insurance Part II:

This insurance program is offered by The Manitoba Crop Insurance Corporation to all-risk contract holders only, and is available for all crops insurable under their all-risk program. There are five levels of coverage for each crop and the basic rates are based on crop insurance risk areas rather than on a township basis.

5. Calculation of Coverages and Premiums:

(a) Productivity Index

A scientifically established productivity index has been used as the basis for calculating equitable coverages on soils of varying productive ability. Premium rates also are affected by the productivity index. The premium rates tend to be higher relative to coverages on soils with a lower productivity index than on soils with a higher index.

(b) Risk Areas

Manitoba has been divided into areas of similar risks on the basis of soils, climate, topography and history of crop production. The premium rates are based on two main factors — productivity of the soil and history of crop production in the risk area. The premium rates established on the risk area division, while maintaining the mutual effect on the insurance fund, do not allow the transfer of income from one risk area to another.

6. Flexible Level of Coverage:

The base period for long term average yield is 25 years or less. Coverage levels have been calculated at 50, 60 and 70 per cent of the long term average yield, except in the case of sugar beets and potatoes where coverage is calculated at 60, 70 and 80 per cent of the individual grower's ten year average yield. As the season advances and additional production costs are incurred, pre-harvest stage coverage as a fixed percentage of the harvested production guarantee increases progressively.

7. Premium Discounts:

(a) Experience Discount

This discount gradually reduces the premium to the low risk farmer who, for whatever reason, makes modest indemnity claims.

(b) Acreage Size Discount

A discount of 5 per cent on the gross premium is allowed when the total acreage insured on a unit is 300 acres or more.

Monthly Summary of Precipitation April — October 1983

	Western Manitoba [1]	West Red River Valley [2]	East Red River Valley [3]	Interlake [4]	Dauphin	Swan River
Number of Days With At Least a Trace of Precipitation						
April	6.5	7.8	5.5	5.0	9.0	8.0
May	12.8	13.8	9.8	13.0	18.0	14.0
June	12.8	16.5	16.0	15.0	18.0	15.0
July	11.8	7.3	8.5	6.7	17.0	14.0
August	14.8	12.3	9.8	10.0	10.0	10.0
September	13.8	13.5	14.0	11.0	12.0	11.0
October	9.0	11.0	10.3	11.3	10.0	9.0
Total Precipitation in Millimetres						
April	2.9	6.3	4.8	3.5	8.4	20.2
May	41.7	26.7	40.3	36.5	50.0	57.9
June	55.4	87.8	101.6	141.6	112.9	100.0
July	72.0	38.4	77.5	31.8	82.2	152.8
August	47.4	63.1	49.6	15.8	14.5	46.6
September	38.0	54.7	65.5	33.2	33.4	69.0
October	13.7	26.5	33.5	51.5	34.3	28.8
Percentage of Normal Precipitation						
April	6.5	15.3	13.0	9.7	26.0	89.0
May	95.5	42.5	64.0	72.7	105.0	138.0
June	50.5	115.3	124.3	172.7	131.0	131.0
July	112.0	50.5	100.8	51.3	128.0	219.0
August	73.8	88.3	64.8	22.7	23.0	71.0
September	83.3	108.8	115.8	57.7	57.0	128.0
October	54.5	87.8	97.3	158.0	119.0	110.0
Average Monthly Temperature Difference from Normal in Degrees Celsius						
April	−1.8	−0.3	+0.1	0.0	−3.1	−3.2
May	−2.8	−2.6	−2.6	−3.4	−3.7	−3.2
June	+0.1	+0.1	+0.1	0.0	−0.4	+0.6
July	+1.7	+2.5	+2.3	+2.3	+1.6	+1.4
August	+3.7	+4.2	+3.6	+4.0	+4.1	+3.8
September	0.0	+0.3	+0.6	+0.7	+0.5	+0.7
October	−0.4	−0.3	−0.3	+0.2	+0.2	+1.1

Notes

1. Average of four Climatological Stations: Brandon C.D.A., Hamiota, Birtle, Pierson (Temperature data for Hamiota not included in calculations).
2. Average of four Climatological Stations: Portage la Prairie A, Morden C.D.A., Morris, Winnipeg International Airport.
3. Average of four Climatological Stations: Emerson, Sprague, Steinbach, Beausejour.
4. Average of three Climatological Stations: Ashern, Arborg, Gimli A (Temperature normals for Ashern are taken from Moosehorn).

1983 Crop Conditions

Soil moisture conditions in the spring of 1983 were good in most areas of the province. Excessive moisture in parts of the Northwest and Interlake Regions delayed spring seeding. Very little winterkill was reported for fall rye.

Cold and windy weather in April delayed seeding in most areas of the province. This cold weather also slowed pasture growth with many areas reporting poor pasture conditions. By the end of the second week in May, seeding of cereal crops was 30 to 50 per cent behind 1982 levels. A freezing rain and snow with temperatures as low as -6°C in the Northwest and -14°C in the Interlake slowed seeding progress.

By the third week in May seeding was most advanced in the Eastern Regions, but emergence was very slow. Soil moisture levels in the Northwest Region were still excessive, with limited seeding. There were significant levels of winterkill of alfalfa in the Eastern Region with up to 50 per cent in the Steinbach area and 70 per cent in the St. Pierre area damaged. The pastures in the Eastern and Interlake areas were generally in poor condition with feed supplies in the Interlake Region being very low.

Only ten per cent of the total intended seeded area was completed in the Northwest by the end of May. In the Altona area, severe wind damage to flaxseed, rapeseed and sugar beets was reported with some reseeding also due to cutworm damage. Ten to twenty per cent of the sugar beets in the Eastern Region were reseeded because of wind damage. Hay and pasture in the Interlake continued to deteriorate with growth conditions reported to be very poor to fair.

The first week of June was very cold with frost reported in the Central, Interlake and Eastern Regions. There was considerable damage to some rapeseed fields in the Starbuck area. Seeding of 90 to 100 per cent of the cereals, oilseeds and special crops had been completed except in the Northwest Regions, where only 50 per cent of the seeding was completed. Pasture and hay growth in all regions ranged from fair to poor. There was a hail storm in the Northwest Region in the Garland-Ashville area and up to 100 mm of rain fell in the Swan River area. In the Eastern Region, tan spot was reported in some wheat fields and cutworms and flea beetles were reported in the Steinbach-St. Pierre areas.

By mid-June seeding was nearing completion in all but isolated areas of the province. Compared to 1982, completion of seeding was approximately two weeks later in 1983. Areas near The Pas, Swan River and Ethelbert still had excessive surface moisture. This excessive moisture condition continued on into July causing delayed spraying and depressed yields of hay and other crops in the Northwest Region. An area of the Interlake from Riverton to Selkirk also experienced excessive rainfall.

Spraying of rapeseed to prevent Sclerotinia wilt was underway the first week in July in the Central Region. By mid-July, drought conditions were being experienced by many crops in the Central and Southwestern Regions. Heavy hail was reported in the Roblin and Fisher Branch to Arborg areas.

Drought stress was becoming much more evident by the end of July in the Central and Eastern Regions. There was a severe hail storm in the Oakland area near the end of July, and flood damage in the Arborg area, where 20 per cent of the crops were worked under. Overall in the province there had been no serious insect infestations, although armyworms had been observed in the Interlake and Eastern Regions, cutworms and aphids near Altona, sunflower beetles at Steinbach and corn borers in the Stonewall area.

Hot dry weather continued into August causing premature ripening of crops and affecting bushel weights particularly in the Southwest and Central Regions and the Roblin-Russell area in the Northwestern Region. Corn borer damage was beginning to show up in both sweet corn and grain corn fields. Head rot and midge damage was becoming more evident, particularly in the Central Region.

In mid-August hail damage was reported in the Shoal Lake and Hamiota areas and near Swan River, Russell and The Pas. Wheat midge was also starting to appear in the Northwest Regions. Towards the end of August there was a severe hail storm in the Swan River area and from 20 to 100 per cent of the buckwheat in the Vita-Sundown areas was reported damaged. The corn borers in most fields of corn had weakened many plant stalks and a high wind caused much stalk breakage in the fields in the Central area. There was also heavy wind damage to flax in the Eastern Region, and general wind damage in the Northwest. By the beginning of September the harvesting of cereal crops was close to completion in the Central and Eastern Regions and in parts of the Southwest, and was well underway in the Northwest and Interlake Regions.

By mid-September fall field work was well advanced, although dry conditions in the Eastern and Interlake Regions had made tillage difficult. Only about 30 per cent of the fall tillage was complete in the Northwest Region, particularly in the Swan River area where crops were planted very late.

The major cause of loss in 1983 was drought which accounted for 35.4 per cent of the total losses for the year. Heat and excess moisture accounted for 27.5 per cent and 18.8 per cent respectively, of the losses. This does not include losses paid under the Hail Spot Loss Option or indemnities paid for losses due to excess moisture under the Unseeded Acreage Program. Heaviest losses occurred with buckwheat where 74.3 per cent of the insured acres were damaged, followed by fababeans, grain corn and canary seed where 69.5 per cent, 38.2 per cent, and 37.8 per cent of the insured acres were damaged respectively. Damage to the red spring wheat areas was 9.8 per cent. Field beans and silage corn received the least damage where only 4.0 per cent of the insured acres were damaged in 1983. The following two tables summarize the causes of loss and the per cent of insured acres damaged by crop for 1983.

1983 Causes of Loss
All Crops — All Province

Cause	Dollar Loss*	% of Total Loss
Drought	5,343,864	35.4
Heat	4,152,090	27.5
Excess Moisture	2,842,831	18.8
Hail	855,515	5.7
Wind	753,466	5.0
Insects	598,843	4.0
Frost	212,542	1.4
Soil Crusting	60,535	0.4
Flooding	13,354	0.1
Disease	6,094	0.0
Miscellaneous	247,276	1.6
All Causes	15,086,410**	—

* Does not include losses due to hail spot loss or unseeded acreage which are designed to cover a specific loss and are outside of the all-risk total production guarantee. A separate premium is charged for each of these options.

** Preliminary data.

Canada-Manitoba Crop Insurance Program

1983 Experience

Crop	Damaged Acres as a % of Insured Acres	Major Causes of Loss Indemnity as % of Total Indemnity Loss*							
Buckwheat	74.3	Drought	(32.1)	Excess Moisture	(24.9)	Heat	(22.2)
Fababeans	69.5	Drought	(55.4)	Heat	(25.1)	Excess Moisture	(18.8)
Grain Corn	38.2	Drought	(39.6)	Insects	(31.8)	Heat	(21.5)
Canary Seed	37.8	Heat	(45.3)	Drought	(30.9)	Excess Moisture	(20.7)
Mustard Seed	36.2	Drought	(35.9)	Heat	(21.0)	Excess Moisture	(20.2)
Mixed Grain	28.2	Drought	(43.7)	Heat	(33.8)	Excess Moisture	(19.8)
Rapeseed	26.3	Drought	(30.4)	Heat	(21.2)	Excess Moisture	(18.5)
Oats	23.2	Drought	(49.3)	Heat	(28.9)	Excess Moisture	(14.0)
Lentils	21.2	Drought	(44.9)	Heat	(31.3)	Excess Moisture	(13.8)
Fall Rye	18.4	Excess Moisture	(26.6)	Drought	(15.9)	Heat	(14.6)
Sunflowers	15.7	Drought	(47.8)	Heat	(25.7)	Excess Moisture	(4.6)
Barley	12.3	Excess Moisture	(32.3)	Heat	(31.2)	Drought	(27.9)
Durum Wheat	11.4	Drought	(46.7)	Heat	(37.8)	Frost	(5.8)
Utility Wheat	10.8	Drought	(40.2)	Heat	(38.3)	Excess Moisture	(19.7)
Field Peas	10.3	Drought	(38.6)	Heat	(23.9)	Excess Moisture	(22.6)
Flax	9.8	Drought	(40.4)	Heat	(29.9)	Excess Moisture	(17.7)
Red Spring Wheat	9.8	Drought	(36.4)	Heat	(31.2)	Excess Moisture	(21.6)
Sugar Beets	8.1	Wind	(88.6)	Cutworms	(9.3)	Drought	(2.1)
Triticale	6.1	Excess Moisture	(50.0)	Heat	(50.0)	—	—
Field Beans	4.0	Frost	(56.5)	Drought	(27.3)	Heat	(8.1)
Silage Corn	4.0	Drought	(81.8)	Heat	(9.1)	Insects	(9.1)

*Does not include loss under the Hail Spot Loss or Unseeded Acreage Options.

Educational and Promotional Meetings.

1. Various management staff and members of the Board of Directors accompanied the Minister of Agriculture at meetings in eleven Manitoba communities to obtain farmer reaction and input into proposed changes to the Crop Insurance Program.

2. Bank and Credit Union managers and other agro-businessmen were contacted by the supervisors and agents to acquaint them with the all-risk crop insurance program.

3. A representative of The Manitoba Crop Insurance Corporation presented a report on sugar beet insurance to the Annual Meeting of the Manitoba Beet Growers' Association Incorp. A supervisor and two agents from the sugar beet growing area were also present at the meeting.

4. Five members of the field division and seven head office staff members attended the Agronomist Conference held in December at the University of Manitoba.

5. Two staff members from the research division attended the Soils Science Meeting held at the University of Manitoba.

6. Members of the Crop Insurance staff are represented on the Cereal Committee, Forage Committee and Soils Science Committee of the Manitoba Agronomist Conference and members of the Corporation attended all the meetings at which the recommendations for 1984 were prepared.

7. A member of the Corporation staff acts on the Manitoba Soils Fertility Advisory Committee and attends the meetings at which the various facets of soil fertility and extension are discussed.

8. Crop Insurance personnel from the field division attended the Corn School at La Broquerie, Manitoba. This meeting was sponsored by The Manitoba Corn Growers' Association. The Manitoba Crop Insurance Corporation mounted a display and provided information on this occasion.

9. A member of the Corporation staff acts on the Manitoba Agro-meteorology Committee. As well, a staff member also serves on the Agriculture Working Group of the Canadian Advisory Committee on Remote Sensing.

10. A member presented a lecture to the Diploma II class at the School of Agriculture, University of Manitoba, on general experience in crop insurance and rate and coverage setting.

11. Members of the Crop Insurance staff from the research and field divisions took part in the Weed Fairs at Brandon and Winnipeg. They mounted a display and provided information to the farmers attending.

Publications

1. Three newsletters explained policy changes and included timely reminders. The letters were mailed to Insureds and to interested agricultural officials and agro-business as well. The mailing list for newsletters also includes Crop Insurance personnel in other provinces and other countries.

2. The agents' manual was revised to include the changes in the Canada-Manitoba crop insurance program. This manual is a reference for Crop Insurance salesmen and agents and is also distributed as an information source to interested agricultural organizations.

3. The adjustors' manuals were rewritten to include changes in the program. These manuals are used as reference for adjusting procedures on the various crops included in the program.

4. The pamphlet entitled "Canada-Manitoba All-Risk Crop Insurance 1984" was revised by the Communications Branch of the Department of Agriculture in co-operation with The Manitoba Crop Insurance Corporation staff. This pamphlet provides a comprehensive portrayal of the crop insurance program, particularly to those who are considering crop insurance for the first time, and to agro-business organizations.

5. The pamphlet entitled "All-Risk Forage Insurance in Manitoba" which was prepared and written by the Communications Branch of the Manitoba Department of Agriculture in co-operation with the staff of The Manitoba Crop Insurance Corporation, was distributed again in 1983. This pamphlet, in brief, provides farmers and others interested in the forage crop insurance program with details of the program in the field. For those interested in purchasing the coverage or obtaining more information, the location of the agencies is given.

6. A calendar listing the important crop insurance dates was prepared by Agriculture Canada and distributed to all Insureds, potential customers and interested organizations and businesses by The Manitoba Crop Insurance Corporation.

7. Informational advertising of crop insurance was broadcast over a number of Manitoba stations to cover all rural Manitoba. Informational advertisements were also placed in the daily and weekly newspapers outlining the provisions for all-risk crop insurance and hail insurance. Numerous news relcases relating to timely crop insurance information were prepared for broadcast over radio stations. Timely articles on crop insurance were prepared for publication in rural and other Manitoba newspapers.

8. A progress report regarding sugar beet insurance in Manitoba was prepared for the Annual Report of the Manitoba Beet Growers' Association Incorp.

9. A number of papers were prepared for the Annual Field Administration Meeting which were incorporated in a booklet to distribute to those attending the meeting and for informational material for outside organizations.

10. A number of agencies prepared short information flyers as a mail out to all farmers in their agency area.

Co-operation and Consultation with Crop Insurance and Other Agencies in Other Provinces and Other Countries

1. Two staff members and four Board members attended the Western Regional Meeting of provincial Crop Insurance organizations, along with members of the Crop Insurance Division, Agriculture Canada, in Winnipeg on July 13, 1983. Also in attendance were Mr. Craig Lee from the Manitoba Department of Agriculture and Mr. H.E. Tolton, former Manager of The Manitoba Crop Insurance Corporation.

2. The Manitoba Crop Insurance Corporation hosted the National Crop Insurance Meeting in Winnipeg on July 14 and 15, 1983. Attending this Conference were representatives from Ottawa and from all provincial Crop Insurance Corporations.

3. Mr. Terry Pender, Director, Mr. Chuck Craddock, Western Regional Director, and Mr. Bill Boddis, Crop Insurance Officer, Crop Insurance Division, Canada Department of Agriculture, Ottawa; Mr. Ron Osika, Field Services and Public Relations, and Mr. Wayne Funk, General Manager, Saskatchewan Crop Insurance Corporation, Regina; and Mr. Reg Saunders, Field Representative, Nova Scotia Crop & Livestock Insurance Commission, Truro, Nova Scotia, attended the Annual Field Administration Meeting in February, 1984, and reported on the progress of crop insurance in each area and discussed administrative and policy changes in their area.

4. The Manager of Research of The Manitoba Crop Insurance Corporation attended the Western Regional Meeting of Research Managers of the Crop Insurance Corporations held in Winnipeg, Manitoba, in November, 1983. Representatives from the Crop Insurance Division, Agriculture Canada, also attended this meeting.

Field Operations Division

Staff — Head Office

D.E. Forsberg	— Liaison
A.J. Godard	— Field Division Administration Co-ordinator
E.H. Mazinke	— Adjustor Specialist and Trainer
G.B. Murkin	— Procedures Specialist
E.O. Rutter	— Claims Scrutineer (retired November 30, 1983)

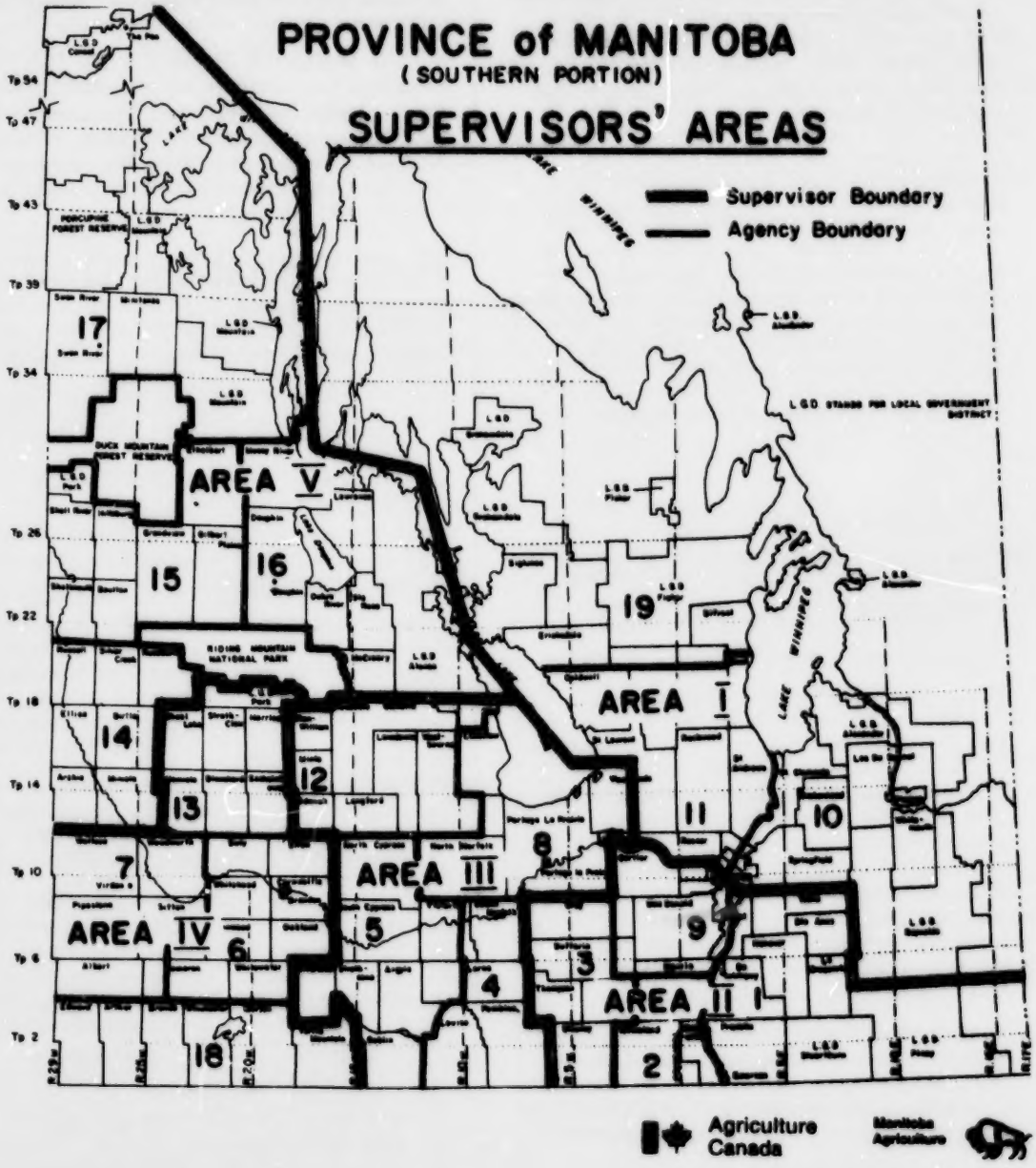
Area Supervisors

Area I	— H.F. Popoff	— Stonewall
Area II	— W.J. Moffat	— Sanford
Area III	— H.A. Hamilton	— Glenboro
Area IV	— C.C. McLean	— Virden
Area V	— W.J. Wowchuk	— Dauphin

Area Agents

01	G.L. Loeppky	— St. Pierre
02	B.D. Hildebrand	— Altona
03	K.K. Porter	— Carman
04	A.D. McPhee	— Somerset
05	D.W. East	— Glenboro
06	D.A. Benzie	— Souris
07	L.B. Collier	— Virden
08	G.R. Small	— Portage la Prairie
09	C.L. Jessen	— Sanford
10	L.E. Zieske	— Beausejour
11	L.D. Ciszewski	— Stonewall
12	T.K. Girling	— Neepawa
13	K.L. Tiller	— Hamiota
14	W.F. McKerchar	— Birtle
15	T.K. Britton	— Grandview
16	A.N. Kotyk	— Dauphin
17	G.E. McClintock	— Swan River
18	J.M. Park	— Deloraine
19	R.G. Chekosky	— Fisher Branch

Adjustors on Call — 190


PROVINCE of MANITOBA
(SOUTHERN PORTION)
SUPERVISORS' AREAS
Supervisor Boundary
Agency Boundary
AREA I
AREA II
AREA III
AREA IV
AREA V
Tp 54
Tp 47
Tp 43
Tp 39
Tp 34
Tp 26
Tp 22
Tp 18
Tp 14
Tp 10
Tp 6
Tp 2
17
15
16
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4
3
18
2
LAKE WINNIPEG
RIDING MOUNTAIN NATIONAL PARK
DUCK MOUNTAIN FOREST RESERVE
PORCUPINE FOREST RESERVE
L.G.D. STANDS FOR LOCAL GOVERNMENT DISTRICT
Agriculture Canada
Manitoba Agriculture

Activities

It is the responsibility of the Field Division to promote and service the Manitoba farmers under the Canada-Manitoba Crop Insurance Program.

In order to carry out this responsibility, meetings throughout the year were held with the head office field staff, area supervisors, agents, administrative secretaries, scrutineers and adjustors. Training sessions were also held to keep the servicing of contracts as efficient and uniform as possible through the entire province.

Six Field Division meetings with management, head office personnel and field area supervisors in attendance, were held during the past year. Management and the head office people were updated on the following phase of work in the field:

- confirmations, sales and the farmer acceptance of the program and policy
- number of claims and types of crop losses
- crop and moisture conditions
- projected workloads in crop loss areas

In addition, policy information and procedures were discussed with the field supervisors in order that this information be relayed to the field agency offices.

- All adjustors attended a two-day training session in Brandon on methods of appraising crop losses for the all-risk program, and the hail programs.
- Training in adjusting crop losses of all phases and types was provided to all adjustors by supervisor and agency personnel.
- Selected adjustors received training on appraising specific special crops.
- Head office field staff, field supervisors, agents and administrative secretaries attended three area meetings to discuss the methods of receiving the seeded acreage reports from the Insureds.
- Three area meetings were held for head office field staff, research and managerial staff, field supervisors, agents and administrative secretaries, to discuss the amendments to the 1984 program, confirmation and sales period.
- The field supervisors held a number of area meetings to ensure uniformity and program comprehension within their own areas.
- The Field Division, in co-operation with the Research Division, manned a Crop Insurance display booth at the Weed Fairs held in Brandon and Winnipeg, and the Corn School at La Broquerie. Promotional booths were also set up for the Carman and Portage la Prairie summer fairs.
- Agents and area supervisors attended numerous one day farm meetings which were related to crop production as set up by Manitoba Agriculture.
- The Virden and Swan River area Weed Schools were attended by the local field staff.
- The Field Division, in co-operation with the Research Division had plant population test trials at the nineteen agency areas, to study and research better methods of field appraising.
- Head office field staff attended the Manitoba Agronomist Meeting held at the University of Manitoba.
- The Annual Field Administration Meeting was held at Portage la Prairie. It was attended by head office staff, field supervisors, agents, administrative secretaries and out-of-province guests. The purpose of this meeting was to update and inform staff on product knowledge, to review methods, systems, program changes and to consider feedback on policy changes as the guidelines and questions were previously drafted by the Board of Directors.
- A number of field staff attended formal courses on Staff Development and Training, which is provided by the Civil Service Commission.

Field Adjustments

Most of the province had ideal seeding moisture conditions in 1983 with crop emergence above average. Areas north of Dauphin and northeast of Swan River had excessive spring moisture problems which caused late seeding, and in some isolated areas seeding was not possible. Parts of the Interlake received heavy rains in mid-June causing early crop losses.

July to mid-August was extremely hot and dry resulting in average or below average yields throughout most of the province.

Birtle, Grandview, Swan River and Altona received hail storms in fairly large areas which caused severe damage in the later part of the growing season.

Sunflower yields were reduced due to the midge fly infestation.

The corn borer infested most of the grain corn fields which caused below average yields. As well the midge fly on wheat, in the Swan River Valley, created a problem.

The hot dry summer was detrimental for the sugar beet and potato crops which resulted in below average yields.

In general, the hot dry summer caused below average yields in most areas, resulting in more post-harvest claims in 1983 in comparison to previous years.

List of the 1983 Field Adjustments by Stages

165 — 1982 overwinter claims required field inspections
473 — Stage I Unharvested (up to and including June 25)
289 — Reseeding Benefit
26 — Unseeded Acreage
3,131 — Hail Spot Loss
1,887 — Part II Hail
1,257 — Stage II Unharvested (after June 25)
5,238 — Stage II Post Harvest
167 — Forage
2,332 — Claims cancelled or no indemnity
8 — Claims — not completely harvested.

Summary of Inspections and Calls — 1983
Canada-Manitoba All-Risk Crop Insurance Program

	Area #1 H. Popoff	Area #2 J. Moffat	Area #3 H. Hamilton	Area #4 C. McLean	Area #5 W. Wowchuk	Total
General	1,252	1,571	2,126	1,478	2,202	8,629
H.S.L. Option	107	940	730	515	1,074	3,366
Old Grain Measure	169	128	264	360	225	1,146
Farm Calls	15	61	79	71	35	261
Miscellaneous	26	48	12	34	46	166
	1,569	2,748	3,211	2,458	3,582	13,568
Part II Hail Program	45	656	508	242	688	2,139
Waterfowl and Wildlife Program	47	3	69	43	107	269

Research Division

The Board of Directors and management of The Manitoba Crop Insurance Corporation are constantly concerned with the development of and improvement toward a sound crop insurance program to meet the needs of Manitoba farmers. It is the responsibility of the research division to provide reliable data and rational answers to crop insurance questions on which development and improvement can be based. Complete and accurate statistics with regard to crop yields, weather and cropping practices are required to provide a statistically and economically sound program. These statistics establish the basis for determining accurate rates and coverages for each crop and for determining the proper relationships between crop coverages, soil types and risk areas. They also serve as the basis for revision by the Board of Directors of policies relating to the program when necessary.

The Manitoba Crop Insurance Corporation has twenty-four years of experience in some areas of the province and sixteen years in others. Actuarial calculations are therefore based on actual loss experience for the years in which the program has been operating plus losses based on the normal curve for missing years. The research division is accumulating and refining additional data to permit an increasingly accurate assessment of premiums required to offset crop loss payments.

As in past years, actual loss statistics for each crop in each risk area in 1982 were determined and incorporated into the rate calculations for the 1984 crop insurance programs. Therefore, in some risk areas, rate calculations for 1984 for wheat, oats, barley and flax were based on twenty-three years actual losses and two years calculated losses. The rates for other crops such as buckwheat and grain corn which were brought into the program in 1970, were based on thirteen years calculated losses and twelve years actual loss experience. This process of incorporating actual losses and eliminating theoretical or calculated loss statistics will eventually result in the premium rate for each crop in each risk area being based solely on actual loss statistics.

To keep abreast of developments in crop insurance, the research division maintains contact with research workers in the U.S.A., other provinces in Canada and the Federal Crop Insurance Division in Ottawa. Information from these sources has been helpful in developing a sound crop insurance program for Manitoba.

Research Related to Premium Rate Structure

During the year, all data pertaining to the crops on which crop insurance coverage is presently offered were updated and analyzed. Data accumulated from the Research Questionnaires collected from the insured farmers in the years 1961-1982 inclusive provided the basis for revision of the coefficients of variability for each of the crops — wheat, oats, barley, flax, fall rye, rapeseed, mustard, field peas, sunflowers, buckwheat and grain corn in each risk area. The data also provided the basis for revision of coverage for each crop on each soil zone in each risk area.

Since the measure of variability in yield from farm to farm and the relative yields produced on the various soil zones are now based on yields reported by many hundreds of farmers rather than on a relatively small sample, the rates and coverages for each crop should now be more accurate. With alfalfa, grasses and alfalfa mixtures, the questionnaire data has been collected only for the years 1973-1982.

All 1982 claims were analyzed by crop, coverage level and risk area and actual losses both for quality and quantity were determined for incorporation into the annual crop rate structure for 1984. The rate structure for forage crops is based on theoretical loss calculations using the normal curve loss cost formula.

Calculation of Basic Coverages and Rates for Cereal Crops, Flax, Fall Rye, Rapeseed, Mustard, Sunflowers, Field Peas, Buckwheat and Grain Corn.

Basic coverage and rate calculations for 1984 at each of the coverage levels, 50, 60 and 70 per cent of average yield were based on yields in the years 1958-1982 inclusive. Incorporated also in the rates were the actual losses for 1982, the revised quality load factor and revised coefficients of variability. The revised method of applying the normal curve loss cost formula was used in all risk areas for wheat, oats, barley, flax, fall rye, mixed grain, buckwheat, grain corn, sunflowers, rapeseed and field peas.

The revised method of applying the formula could not be used in the rate calculations for mustard and silage corn as data were not available for a sufficient number of years. Therefore, the original method of applying the formula was used but the coefficients of variability for each of these crops were revised to include the research questionnaire data obtained for 1982. The premium rates for fababeans, lentils and field peas are based on field peas while the premium rates for canary seed are based on the red spring wheat rate in risk area 12. The coverages and premium rates for the triticale test program for 1984 were based on utility wheat.

These calculations resulted in the determination of an average premium rate for each crop in each risk area at each coverage level and an average coverage per acre for each crop in each risk area. The coverage was then determined for each soil rating in the risk area according to the yields indicated by data from the research questionnaires. The premium in dollars per acre for each crop in each area was determined by applying the established dollar value per tonne to the average coverage in tonnes per acre and then applying the calculated premium rate to the value of the coverage.

Premium and coverage information was passed on to the computer division where a personalized 1984 confirmation of insurance form and a customer fact sheet was printed for each Insured who held a crop insurance contract in 1983. The confirmation of insurance form indicates the Insured's 1984 coverage at their 1983 Coverage Level and Dollar Value selection as well as a record of the Insured's land, loss ratio, years insured and loss years.

This past insurance history determines the adjustment to the Insured's coverage. The customer fact sheet provides each Insured with a print-out of his individual coverage in tonnes and dollars per acre for each soil classification in his operation and for the crops selected on his contract. Premiums per acre for all-risk coverage as well as premiums per acre for hail spot loss are also provided on this sheet. The form is designed to permit the Insured to calculate his total coverage and premium at the different coverage levels according to seeding intentions.

Municipal Soil Rate Maps and Risk Area Basic Rate and Coverage Charts for 1984 were prepared to supply supervisors, agents, office staff and other interested government departments with required information.

Sugar Beet Insurance Program

(a) Sugar beet yield records for 1983 were obtained from the Manitoba Sugar Company.

(b) The average yield of each sugar beet grower in the province was recalculated to include the 1983 yield and coverage in tonnes per acre at the 60, 70 and 80 per cent coverage levels. The stages of coverage within these levels were calculated for each individual grower for 1984.

(c) All 1983 sugar beet claims were analyzed to determine the actual loss per acre.

(d) The provincial average yield for the past ten years was revised and coverage calculated on this basis in order to offer coverage to sugar beet growers who do not have a record of sugar beet yields.

(e) A statement of premium and production guarantee in tonnes per acre for 1984, as calculated and printed by the computer centre, was mailed to each sugar beet grower in the province together with an outline of the sugar beet insurance program for 1984.

Potato Insurance Program

Potato yields for 1983 were established for each insured potato grower. Coverage at the various levels and stages within these levels was revised accordingly for each individual insured grower. All potato claims were analyzed and the actual loss per acre determined.

A statement of coverage and premium for 1984 was prepared and mailed to each insured potato grower together with an outline of the potato insurance program. The provincial average yield of the past ten years was revised and coverage calculated on this basis in order to offer coverage to potato growers who do not have a record of potato yields.

Cultivated Forage Crop Insurance Program

Information obtained from the 1982 questionnaires went into basic risk area coverage calculations for 1985. Coverage levels of 50, 60 and 70 per cent of average yields updated the 1965-1982 yield base upon which the three levels are largely determined.

The coverage for each soil rating in the risk areas was then determined according to the yields indicated by the data from the 1973-1982 research questionnaires. The premium in dollars per acre for each forage crop in each risk area at each coverage level was calculated using the normal curve loss cost formula.

The Forage Establishment Option first offered in 1981 was continued for 1984. This option provides coverage for failure to establish a stand due to natural hazards for Insureds with forage insurance. Coverage levels are based on type of forage and method of establishment.

Unseeded Acreage Insurance Program

Although 1982 experience was favourable in all risk areas adding approximately $92,000 to the fund, the accumulated experience 1968-82 has resulted in a deficit of approximately $487,000. The accumulated loss ratios and loss cost ratios are 1.41 and 3.8% respectively.

The 1984 premium rates were calculated by incorporating 1982 experience and deleting a year of the basic rate. The 1984 risk area deductible summerfallow percentages have been recalculated adding on 1982 and dropping off 1978 experience.

Dollar Value for Insured Crops in 1984

Market values for all insured crops were reviewed and the two dollar values were established for the guaranteed grades of each crop as a basis for determining premiums and indemnity payments in 1984.

The Insured has the option of selecting either the high or the low dollar value.

1984 All-Risk Insurable Crops and Options

Insurable Crops:	Guaranteed Grade	Dollar Option Low	Dollar Option High
Barley	#1 Feed	$ 80/t	$120/t
Buckwheat	#3 Canada	$115/t	$165/t
Canary Seed	less than 4% hulled	$165/t	$220/t
Corn — Grain	#3 C.W.	$ 85/t	$125/t
— Silage	35% dry matter	$ 12/t	$ 18/t
Fababeans	#3 Canada	$115/t	$155/t
Fall Rye	#3 Canada	$ 90/t	$130/t
Field Peas	#3 C.W.	$130/t	$170/t
Field Beans — white	#1 Canada	$250/t	$330/t
— black & pinto	#2 Canada	$250/t	$330/t
Flax	#2 Canada	$200/t	$270/t
Lentils	#2 Canada	$225/t	$300/t
Mixed Grain	55 kg/hl	$ 70/t	$100/t
Mustard	#1 Canada	$175/t	$230/t
Oats	#1 Feed	$ 70/t	$100/t
Potatoes	Marketable Prod.	$ 55/t	$ 70/t
Rapeseed (Canola)	#1 Canada	$190/t	$260/t
Sugar Beets	125 kg/t	$ 30/t	$ 35/t
Sunflowers	#1 Canada	$160/t	$230/t
Triticale	#2 Canada	$100/t	$140/t
Wheat — Red Spring	#2 C.W.R.S.	$110/t	$150/t
— Amber Durum	#3 C.W.A.D.	$110/t	$150/t
— Utility	#1 C.U.	$100/t	$140/t

Insurable Options:

Unseeded Acreage Option		
Soil Zones A — H	$15/ac.	$25/ac.
Soil Zones I — J	$10/ac.	$20/ac.
Cultivated Forage Option including Alfalfa Alfalfa Grass Mixture, Grasses & Sweet Clover	$27/t	$45/t

	Low		High	
	A*	B**	A*	B**
Alfalfa	$15/ac.	$30/ac.	$20/ac.	$40/ac.
Alfalfa Grass Mixtures	$10/ac.	$20/ac.	$15/ac.	$30/ac.
Grasses (Spring Seeded)	$10/ac.	$20/ac.	$15/ac.	$30/ac.
Grasses (Fall Seeded)	$10/ac.	$20/ac.	$15/ac.	$30/ac.
Sweet Clover	$ 5/ac.	$10/ac.	$7.50/ac.	$15/ac.

* A — Seeded with a Companion Crop
** B — Seeded without a Companion Crop

Hail Spot Loss Option

Livestock Feed Security Program — $60 — $220/cow (increments of $20)

Program Changes for the 1984 Program

1. Triticale coverage was offered for the second year in 1984 on a test basis in all areas of the province to Insureds with a Contract of Crop Insurance. Coverage and premium rates continued to be based on utility wheat.

2. Provincial average yields for sugar beets were reviewed and the average yield for new growers was revised for 1984.

3. Unseeded acreage experience was reviewed and the procedures for applying the summerfallow deductible were revised to allow producers to apply their own average summerfallow percentage where applicable.

4. Grain corn and silage corn regulations were revised to consider each a separate crop thus permitting a reseeding benefit and a stage I adjustment when either crop is lost during the stage I period and reseeded to the other prior to the final date of seeding for that crop.

5. A Livestock Feed Security Program was offered for 1984 on a test basis in the Rural Municipalities of Brokenhead, Coldwell, Eriksdale, Rossburn, St. Laurent, South Norfolk and Wallace. Coverage was based on dollars per cow, with the livestock producer able to select the dollar coverage which best reflected the average cost of forage requirements for his cow herd.

6. Starting with the 1984 program, the load for good experience discounts was calculated on a risk area basis for all crops where coverage is calculated on this basis.

7. Claim Requests — Requests for adjustments under the All-Risk Program on unharvested crops must be made within 15 days of the loss or damage or the loss or damage becoming apparent. The claim must be requested within 30 days of completion of harvesting or by the 30th day of November of that year, whichever is earlier. Any claim requested after the 30th of November qualifies as a late claim and only 75% of the adjusted loss is payable.

   Hail claims must be requested within three days of the occurrence of the storm.

Continuing Research

The 1980-85 Timetable for Introduction of New Crops for Insurance was reviewed and revised based on information and resources available and the demand by producers for insurance for additional crops.

Research is continuing into methods of recognizing the effects of new technology on yields and crop insurance coverage as well as tailoring coverage to the individual producer. Other studies include a review of discount policies, program simplification and premium rate setting.

Crop Yields and Acreage Survey

The Manitoba Crop Insurance Corporation agents collected information on the 1982 crop year by completing a revised research Questionnaire form with each insured farmer contacted during the 1983 confirmation and sales campaign. Complete information as to field location, acreage, yield, cropping sequence (fallow or stubble) and fertilizer application plus additional information on seeding date, seed quality, seeding method (eg. discer, press drill, zero-till planter, etc.), variety, soil test, weed control, moisture conditions and major stresses involved for each and every crop grown was obtained from 7,562 insured farmers. This data was entered onto computer and used in establishing the 1984 rates and coverages.

Part II Hail and Hail Spot Loss Insurance Rates

Basic hail rates were revised on a risk area basis for the 1984 Part II Hail Program by incorporating the loss experience from 1983 and for the 1984 Hail Spot Loss Program by incorporating the loss experience from 1982.

Other Activities in the Research Division

— Presentations

— at the Crop Insurance Annual Field Administration meeting presentations were given on the Livestock Feed Security Program and the Research Questionnaire.

— a forage proposal was presented at the National Crop Insurance meetings held in Winnipeg in July 1983.

— a presentation of "Crop Insurance Productivity Rating and Coverage Assignment" was given to producer meetings in Riverton and Piney.

— information on the Livestock Feed Security Program was prepared and given at the following meetings:
  — Agronomists' Conference — Winnipeg
  — Interlake Development Corporation Annual Meeting in Teulon
  — Dairy Seminar, Teulon
  — Beef Seminar, Eriksdale
  — Manitoba Forage Crop Committee Meeting, Winnipeg
  — Municipal Council Meetings in Virden and Lundar
  — MDA Regional Meetings in Steinbach and Dauphin

— information on the Research Questionnaires was presented to Department of Agriculture Staff in the Interlake Region and at the 1983 Agronomists' Conference.

— information on the Potato Program was presented to the Keystone Potato Growers Association.

— information on the Sugar Beet Program was presented to the Sugar Beet Producers Association.

— Western Research Meeting was held in Portage la Prairie in 1983 with representation from Ottawa, Alberta, Saskatchewan, and New Brunswick.

— M.A.S.C.C. subcommittee meetings — one or more attended meetings of the following:
  — Crop Management (member)
  — Cereal Crops
  — Oilseeds and Special Crops
  — Agrometeorology (member)
  — Soil Science Advisory (member)
  — Forage (member)
  — Soil Survey Advisory (member)

as well as

Plant Science Lead Committee of M.A.S.C.C. re 1984 Field Crop Recommendations

— A member of the Research Division chaired the Soil Science Section of the Manitoba Soil Science Meetings.

— A study of Crop Insurance Potentials for 1984 was prepared and presented to Management, Board of Directors and staff.

— The list of varieties recommended in Manitoba 1960 — 1984 was updated and circulated to all staff along with the list of varieties covered by Board Order.

— Plant population trials were continued in 1983 in co-operation with the field division to provide a basis for plant count appraisal methods.

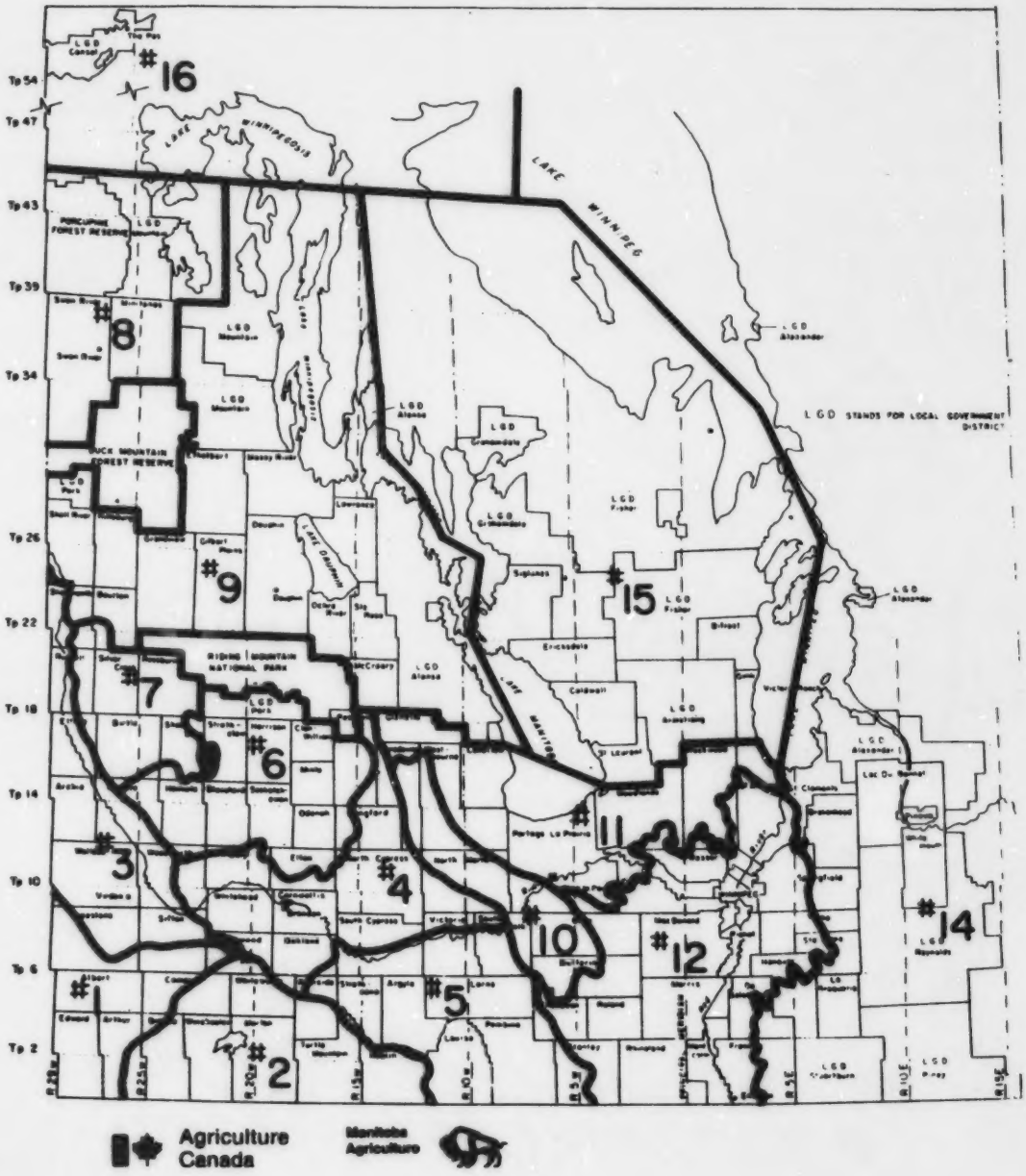
Soil Zone Reinspections

Requests for the reinspection of the productivity index on 355 quarters or river lots were on file for 1983. A total of 283 quarters or river lots were reinspected, of which revisions to the soil productivity rating were made to 156 of that number. All revisions were made to the municipal and local government district soil zone maps for the 1984 crop insurance program.

CANADA-MANITOBA
Crop Insurance

The Manitoba
Crop Insurance
Corporation

RISK AREAS



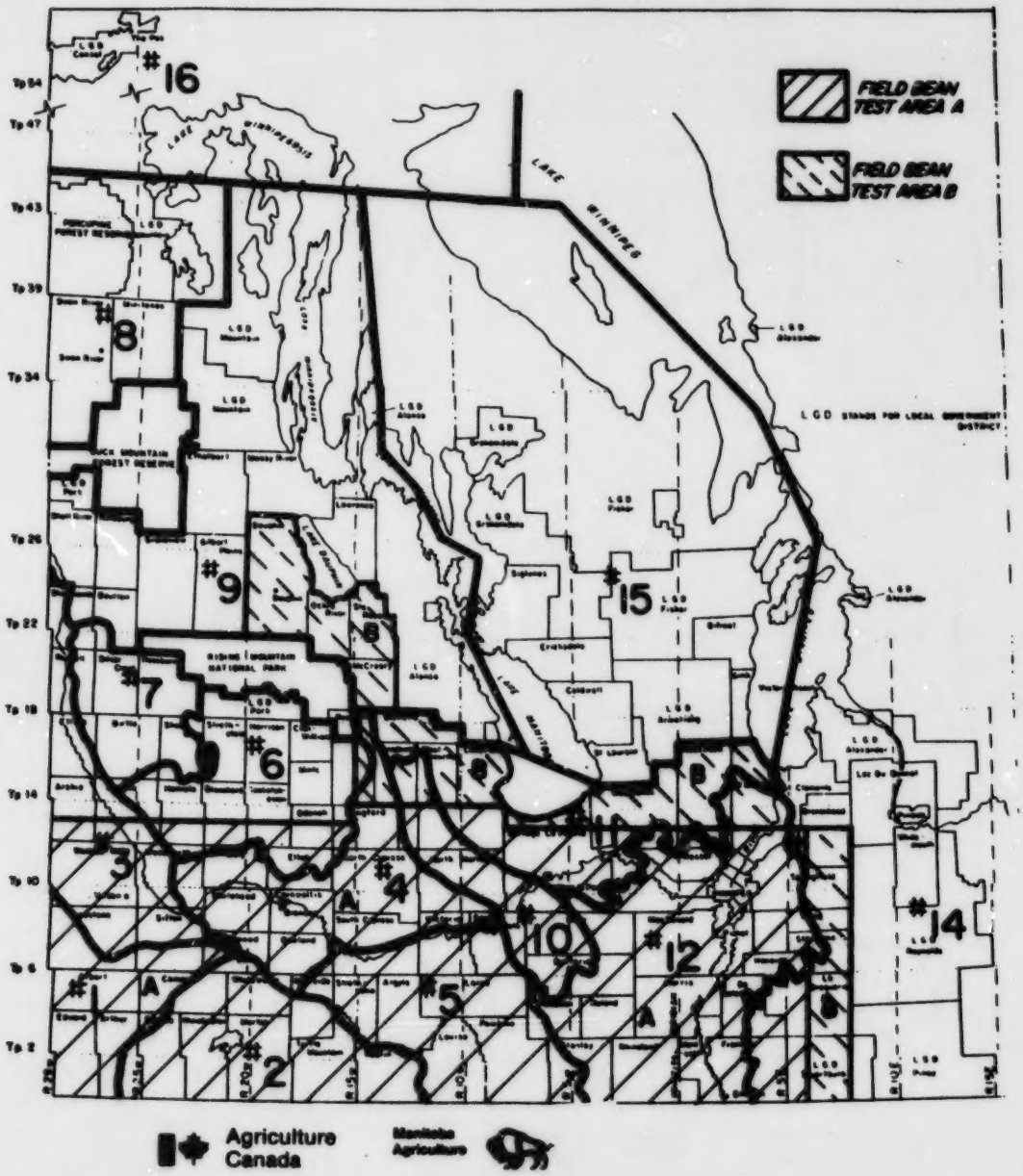
Agriculture Canada

Manitoba Agriculture

CANADA-MANITOBA
Crop Insurance

The Manitoba Crop Insurance Corporation

FIELD BEAN INSURANCE AREAS



CANADA-MANITOBA
Crop Insurance

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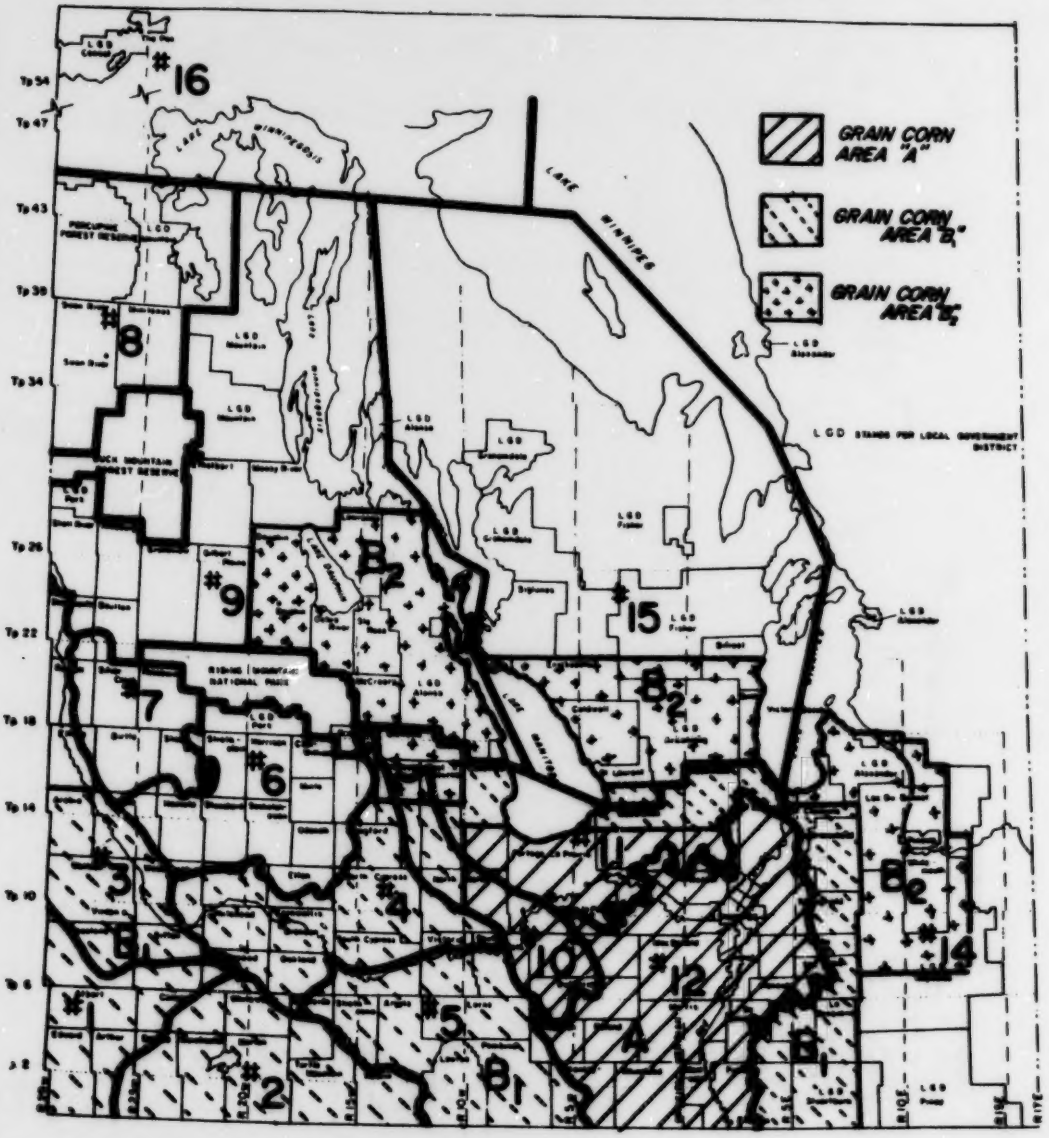
Corporation

GRAIN CORN INSURANCE AREAS



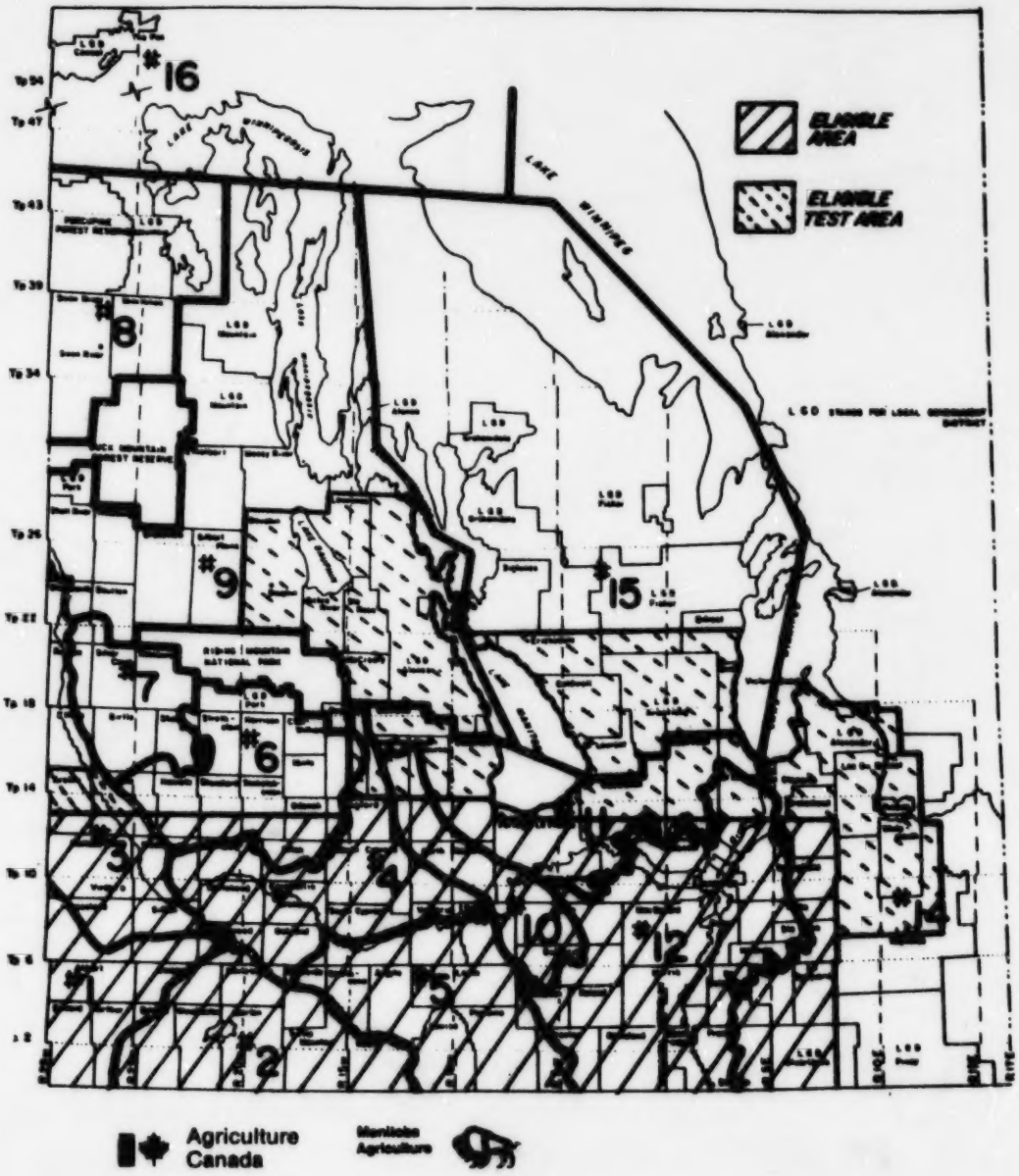
Agriculture Canada

Manitoba Agriculture

CANADA-MANITOBA
Crop Insurance

The Manitoba Crop Insurance Corporation

SUNFLOWER INSURANCE AREAS



Agriculture Canada

Manitoba Agriculture

The Manitoba Crop Insurance Corporation

Report of the Provincial Auditor's Office

We have examined the financial statements, being Exhibits A, B, C, D, E and Schedules 1 and 2, of The Manitoba Crop Insurance Corporation for the fiscal year ended March 31, 1984. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these financial statements present fairly the financial position of The Corporation as at March 31, 1984 and the results of its operations for the year then ended in accordance with the accounting policies stated in note 2 to the financial statements applied on a basis consistent with that of the preceding year.

W.K. Ziprick, C.A.,
Provincial Auditor

June 25, 1984,
Winnipeg, Manitoba.

The Manitoba Crop Insurance Corporation

Exhibit A

Balance Sheet
as at March 31, 1984
(with 1983 figures for comparison)

ASSETS

	1984	1983
General Crop Insurance		
Cash on deposit with the Minister of Finance and in bank	$2,437,356	$3,253,875
Premiums receivable:		
Due from insured persons	1,156,551	1,104,795
Accrued interest	70,851	132,188
	1,227,402	1,236,983
Accounts receivable — Government of the Province of Manitoba	64	69
Accounts receivable — other	488	180
Due from Hail Insurance	117,781	81,058
Prepaid expenses	—	128
	$3,783,091	$4,572,293
Hail Insurance		
Cash on deposit with the Minister of Finance and in bank	$ 691,968	$ 519,058
Premiums receivable:		
Due from insured persons	331,331	323,206
Accrued interest	29,824	26,335
	361,155	349,541
	$1,053,123	$ 868,599
	$4,836,214	$5,440,892

LIABILITIES AND RESERVES

	1984	1983
Reinsurance premiums payable (Note 2 (C)):		
Government of Canada	$ 336,165	$ 724,971
Government of the Province of Manitoba	336,165	724,971
	672,330	1,449,942
General Crop Insurance		
Accounts payable — Government of the Province of Manitoba	—	19,765
Amount payable to Reinsurance Fund of Manitoba (Note 2(C))	481,939	64,532
Advance from the Government of the Province of Manitoba (Note 3)	2,400,000	2,400,000
Indemnities and other accounts payable (Note 4)	219,588	637,045
Premiums collected in advance	9,234	1,009
Reserve for the Payment of Indemnities, Exhibit D	—	—
	$3,783,091	$4,572,293
Hail Insurance		
Due to General Crop Insurance	$ 117,781	$ 81,058
Advance from the Government of the Province of Manitoba	500,000	500,000
Reserve for the Payment of Indemnities Exhibit E	435,342	287,541
	$1,053,123	$ 868,599
	$4,836,214	$5,440,892

The Manitoba Crop Insurance Corporation

Exhibit B

General Crop Insurance
Statement of Revenue and Expenditure
for the year ended March 31, 1984
(with 1983 figures for comparison)

	1984	1983
Revenue:		
Premiums:		
Insured persons	$13,329,863	$13,256,059
Government of Canada (Note 2(B))	13,106,194	13,012,119
	26,436,057	26,268,178
Filing fee	4,127	5,720
Administrative expenses charged to the Government of the Province of Manitoba, Schedule 1 (Note 2 (D))	3,698,522	3,418,323
Interest on cash balances on deposit with the Minister of Finance, and on notes for premiums	168,383	209,577
Total revenue	30,307,089	29,901,798
Expenditure:		
Administrative expenses, Schedule 1 (Note 2(D))	3,698,522	3,418,323
Reinsurance premiums (Note 2(C)):		
Government of Canada	3,931,858	3,903,636
Government of the Province of Manitoba	3,931,858	3,903,636
Discounts allowed for prompt payment of premiums	—	285,596
Indemnities	22,297,580	22,600,352
Total expenditure	33,859,818	34,111,543
Revenue under expenditure, Exhibit D	$ 3,552,729	$ 4,209,745

The Manitoba Crop Insurance Corporation

Exhibit C

Hail Insurance
Statement of Revenue and Expenditure
for the year ended March 31, 1984
(with 1983 figures for comparison)

	1984	1983
Revenue:		
Premiums charged to insured persons at established rates	$ 3,520,849	$ 3,196,098
Charges for credit privileges	91,512	90,117
Interest on cash balances on deposit with the Minister of Finance, and on notes for premiums	50,353	51,472
Total revenue	3,662,714	3,337,687
Expenditure:		
Administrative expenses, Schedule 2	415,462	373,424
Indemnities	3,038,093	2,557,616
Total expenditure	3,453,555	2,931,040
Revenue over expenditure, Exhibit E	$ 209,159	$ 406,647

The Manitoba Crop Insurance Corporation

Exhibit D

General Crop Insurance
Statement of Reserve for the Payment of Indemnities
for the year ended March 31, 1984
(with 1983 figures for comparison)

	1984	1983
Balance — beginning of year	$ —	$ —
Less:		
Adjustment of prior years' premiums	335	6,915
Doubtful premium collections	171,025	63,751
	(171,360)	(70,666)
Add:		
Revenue under expenditure, Exhibit B	(3,552,729)	(4,209,745)
	(3,724,089)	(4,280,411)
Less recovered from reinsurance funds (Note 2(C)):		
Manitoba	3,724,089	4,280,411
Balance — end of year, Exhibit A	$ —	$ —

The Manitoba Crop Insurance Corporation

Exhibit E

Hail Insurance
Statement of Reserve for the Payment of Indemnities
for the year ended March 31, 1984
(with 1983 figures for comparison)

	1984	1983
Balance — beginning of year (deficit)	$287,541	$(115,159)
Less:		
Adjustments of prior years' premiums	—	94
Doubtful premium collections	61,358	3,853
	61,358	3,947
	226,183	(119,106)
Add:		
Revenue over expenditure, Exhibit C	209,159	406,647
Balance — end of year, Exhibit A	$435,342	$ 287,541

The Manitoba Crop Insurance Corporation

Schedule 1

General Crop Insurance
Statement of Administrative Expenses
for the year ended March 31, 1984
(with 1983 figures for comparison)

	1984	1983
Advertising and publicity	$ 30,768	$ 22,285
Agents' and adjustors' in-service training	12,455	29,241
Appeal tribunal	3,031	2,379
Audit fee	20,219	17,015
Contract sales and servicing	32,033	20,537
Data processing charges	80,558	82,773
Directors' remuneration and expenses	20,875	18,270
District offices' rentals and miscellaneous	31,352	27,806
Employee benefits	109,543	85,209
Employee relocation	13,805	—
Employer share of pensions (Note 2(E))	58,515	31,208
Equipment rentals	71,939	77,956
Furniture and equipment purchases (Note 2(F))	51,991	25,487
Health and post secondary education tax levy	38,941	29,761
Legal fees	16,930	11,002
Loss adjustors' fees and expenses	832,979	915,978
Miscellaneous	20,699	13,121
Salaries	1,920,830	1,689,784
Salaries — Temporary clerical assistance	61,880	68,966
Special studies	9,573	3,235
Stationery, postage and office supplies	114,861	104,907
Telephone	38,966	33,398
Travelling	90,113	94,374
Workers' compensation	15,666	13,631
Total administrative expenses, Exhibit B	$ 3,698,522	$ 3,418,323

The Manitoba Crop Insurance Corporation

Schedule 2

Hail Insurance
Statement of Administrative Expenses
for the year ended March 31, 1984
(with 1983 figures for comparison)

	1984	1983
Advertising and publicity	$ 763	$ 481
Agents' and adjustors' in-service training	3,036	9,322
Appeal tribunal	—	793
Audit fee	2,247	1,860
Data processing charges	14,595	18,166
Directors' remuneration and expenses	2,060	1,658
District offices' rentals and miscellaneous	3,094	2,524
Employee benefits	10,810	7,733
Employee relocation	1,362	—
Equipment rentals	13,994	13,544
Furniture and equipment purchases (Note 2(F))	4,736	1,549
Health and post secondary education tax levy	3,843	2,701
Legal fees	1,308	998
Loss adjustors' fees and expenses	125,462	122,991
Miscellaneous	1,440	1,143
Salaries	189,561	153,358
Salaries — Temporary clerical assistance	6,107	6,259
Stationery, postage and office supplies	16,688	15,511
Telephone	3,845	3,031
Travelling	8,965	8,565
Workers' compensation	1,546	1,237
Total administrative expenses, Exhibit C	$ 415,462	$ 373,424

The Manitoba Crop Insurance Corporation

Notes to Financial Statements
March 31, 1984

1. Authority

The Manitoba Crop Insurance Corporation is incorporated under a specific Statute of the Province of Manitoba, being Chapter C-310 of the Revised Statutes of Manitoba, 1970.

2. Significant Accounting Policies

(A) Programs

The Corporation operates general crop and hail insurance programs for Manitoba farmers and accounts for these programs separately.

(B) Premiums — General Crop Insurance

An agreement between the Governments of the Province of Manitoba and Canada provides for the matching, by Canada, of crop insurance premiums collected from insured persons. The Corporation recognizes as revenue all premiums on crop policies earned during the year, including the matching portion collected from Canada. The insurance premium rates are adjusted annually on the basis of a break-even position being maintained over 25 years of crop losses' experiences.

(C) Reinsurance Funds

In accordance with the terms of a reinsurance agreement between the Governments of Manitoba and Canada and the Corporation, indemnities for general crop insurance in excess of the Corporation's Reserve are recovered from Reinsurance Funds maintained by Manitoba and Canada. The Governments of Manitoba and Canada credit reinsurance premiums received and charge payments made on account of indemnities to the Funds. Interest is neither credited nor charged to the Funds.

The changes in the Reinsurance Funds for the year ended March 31, exclusive of the amounts payable and receivable as shown on the Balance Sheet, were as follows:

	Reinsurance Funds	
	Manitoba	Canada for Manitoba
Balances, March 31, 1983	$ 1,241,936	$11,254,824
Add:		
Reinsurance premiums	4,320,665	4,320,665
	5,562,601	15,575,489
Less:		
Payments on account of indemnities	4,141,496	—
Balances, March 31, 1984	$ 1,421,105	$15,575,489

The Manitoba Crop Insurance Corporation

Notes to Financial Statements
March 31, 1984

(D) Administrative Expenses

The agreement between the Governments of the Province of Manitoba and Canada, referred to in section (B) of this note, also stipulates that all administrative expenses relating to the general crop insurance program will be met by the Province of Manitoba. Certain of these costs are common to both the general crop insurance and hail insurance programs and are allocated on a basis approved by the Corporation's Board of Directors. The Corporation's head office and certain of its field office accommodations are provided by the Province of Manitoba at no charge to the Corporation.

(E) Pensions

In accordance with the provisions of the Manitoba Civil Service Superannuation Act, the Corporation contributes 50% of the pension disbursements made to retired employees. Such payments are charged to operations as incurred and provision is not made in the accounts to fund current or past service obligations to the Superannuation Fund. On the basis of an actuarial report, the unfunded provision for the Corporation employees amounted to $1,065,943 as at December 31, 1983.

(F) Fixed Assets

Furniture and equipment purchases are charged to operations in the year of acquisition.

3. Advance from the Government of the Province of Manitoba

When necessary, there is provision for the Corporation to receive temporary working capital advances to be used for the payment of indemnities. These advances will be repaid as and when final payments on premiums are received by the Corporation.

4. Indemnities and other accounts payable

These liabilities consist of the following:

	March 31	
	1984	1983
Indemnities payable	$ 160,329	$ 368,702
Indemnity claims received but not assessed as yet	6,456	250,000
Other accounts payable	52,804	18,343
	$ 219,589	$ 637,045

5. Commitments

The Corporation is committed to lease payments for office premises and computer equipment for the next three years as follows:

1985 — $99,941
1986 — 85,843
1987 — 54,460

Summary of All-Risk Insurance Written for the Year Ended March 31, 1984

Schedule 3

By Supervisory Area

	Red Spring Wheat			Oats		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	132,277.6	$ 319,985.98	$ 8,096,584.10	10,678.0	$ 27,030.30	$ 388,827.76
Area II	355,942.4	743,057.68	23,641,323.66	9,551.0	17,348.04	417,150.02
Area III	482,457.6	750,610.59	34,516,138.66	33,811.4	60,806.60	1,409,295.78
Area IV	674,519.3	1,029,459.19	44,609,128.17	44,266.9	76,704.26	1,786,542.12
Area V	389,734.6	787,077.46	27,320,127.64	28,704.1	59,693.48	1,182,662.17
Total by Crops	2,034,931.5	$3,630,190.90	$138,183,302.23	127,011.4	$241,582.68	$ 5,184,477.85

	Barley			Flax		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	52,775.7	$ 154,425.71	$ 2,761,925.66	17,544.7	$ 58,850.35	$ 749,171.53
Area II	117,015.0	298,094.32	7,361,991.96	112,642.6	352,570.63	5,330,695.59
Area III	241,474.4	393,966.62	16,144,281.60	131,822.3	297,827.88	6,864,979.14
Area IV	268,250.4	428,391.44	17,559,346.73	90,722.4	202,442.67	4,225,832.54
Area V	148,714.2	334,804.00	9,050,416.68	14,817.0	46,172.94	709,085.54
Total by Crop	828,229.7	$1,609,682.09	$ 52,877,962.63	367,549.0	$957,864.47	$17,879,764.34

	Sugar Beets			Fall Rye		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	50.0	$ 435.61	$ 8,623.50	602.2	$ 1,669.80	$ 25,559.52
Area II	15,738.0	70,225.14	4,061,080.39	4,092.0	11,315.50	197,040.61
Area III	2,201.0	8,495.26	630,526.14	18,372.0	38,064.30	928,415.99
Area IV				17,119.6	41,751.31	812,467.95
Area V				16,870.3	43,130.74	906,123.80
Total by Crop	17,989.0	$ 79,156.01	$ 4,700,230.03	57,056.1	$135,931.65	$ 2,869,607.87

	Rapeseed			Mustard		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	24,352.1	$ 94,573.41	$ 1,374,647.31	918.0	$ 3,414.68	$ 45,353.66
Area II	78,782.6	333,889.01	5,006,706.70	368.8	1,925.46	18,324.99
Area III	147,983.2	384,658.46	10,319,634.82	1,392.8	5,777.62	62,114.10
Area IV	143,935.4	361,045.19	9,400,231.14	4,582.8	15,601.69	225,456.97
Area V	117,868.6	451,842.85	7,110,588.44	3,299.0	13,044.22	161,475.96
Total by Crop	512,921.9	$1,626,008.92	$ 33,211,808.41	10,561.4	$ 39,763.67	$ 512,725.68

Summary of All-Risk Insurance Written for the Year Ended March 31, 1984

Schedule 3
(continued)

By Supervisor Area

	Sunflower			Buckwheat		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	1,938.0	$ 4,685.71	$ 145,240.17	1,145.0	$ 4,690.08	$ 26,068.05
Area II	14,288.0	39,596.71	1,045,485.47	4,440.3	20,031.78	160,097.33
Area III	11,884.0	31,302.54	879,776.08	8,622.8	33,894.92	302,909.90
Area IV	14,730.7	41,393.72	1,026,206.18	1,402.0	5,388.83	47,256.93
Area V				8,386.7	33,898.40	284,395.16
Total by Crop	42,840.7	$116,978.68	$ 3,096,707.90	23,996.8	$ 97,904.01	$ 820,727.37

	Field Peas			Unseeded Acre		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	2,987.2	$ 13,060.02	$ 241,042.16	37,641.9	$ 20,923.42	$ 915,101.00
Area II	42,934.0	183,114.73	3,974,364.19	122,323.6	23,536.37	2,871,453.00
Area III	16,804.7	65,026.97	1,561,458.82	4,882.1	1,652.91	121,062.50
Area IV	1,384.0	5,587.74	128,593.72	1,322.4	1,318.16	32,452.00
Area V	628.0	2,812.34	62,638.17	7,773.1	4,796.93	192,260.50
Total by Crop	64,737.9	$269,601.80	$ 5,968,097.06	173,943.1	$ 52,227.79	$4,132,329.00

	Grain Corn			Durum Wheat		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	4,904.0	$ 27,696.96	$ 555,405.24	684.0	$ 2,496.77	$ 48,786.30
Area II	57,704.2	331,463.84	7,634,501.03	14,774.0	32,572.91	1,008,378.20
Area III	28,518.8	154,992.47	3,264,710.89	26,366.0	37,816.94	1,956,904.29
Area IV	5,817.0	34,115.29	556,407.23	79,764.0	136,324.14	5,157,128.94
Area V	160.0	755.87	14,530.40	2,631.0	5,542.48	184,551.16
Total by Crop	97,104.0	$549,024.43	$12,025,554.79	124,219.0	$214,753.24	$8,355,748.89

	Silage Corn			Mixed Grain		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	684.0	$ 1,654.13	$ 58,442.40	5,525.0	$ 14,422.25	$ 250,069.57
Area II	2,637.0	8,544.85	232,059.60	3,596.0	5,788.14	177,120.60
Area III	1,315.0	3,379.61	116,886.60	3,973.4	6,790.00	194,413.88
Area IV	391.0	1,095.19	30,319.20	4,853.0	9,300.29	223,883.52
Area V	620.0	2,218.46	65,268.00	3,143.0	7,093.32	139,551.20
Total by Crop	5,647.0	$ 16,892.24	$ 502,975.80	21,090.4	$ 43,394.00	$ 985,038.77

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1984

Schedule 3A

By Supervisor Area

	Red Spring Wheat			Oats		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	119,136.3	$ 44,896.95	$ 7,332,483.51	8,712.0	$ 1,858.62	$ 321,454.27
Area II	332,428.4	158,322.80	22,062,795.11	8,671.0	2,646.92	374,861.62
Area III	431,343.6	337,240.46	31,096,181.35	26,416.4	11,838.68	1,125,209.51
Area IV	470,288.9	377,546.45	31,298,454.84	30,392.9	14,359.98	1,243,260.18
Area V	334,864.8	207,420.19	23,380,866.70	23,802.4	9,361.67	966,032.52
Total by Crop	1,688,062.0	1,125,426.85	$115,170,781.51	97,994.7	$ 40,065.87	$ 4,030,818.10

	Barley			Flax		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	46,146.7	$ 14,697.95	$ 2,443,073.02	15,826.7	$ 4,267.50	$ 682,572.77
Area II	109,029.0	48,861.48	6,887,784.04	105,835.6	36,069.70	5,007,341.09
Area III	209,152.3	158,641.28	14,154,695.74	124,681.1	72,284.89	6,510,501.69
Area IV	194,341.4	152,916.27	12,714,767.87	65,377.4	35,607.45	3,085,203.45
Area V	130,333.2	70,403.73	7,844,995.24	13,187.0	5,282.22	622,965.48
Total by Crop	689,002.6	$445,520.71	$ 44,045,315.91	324,907.8	$153,511.76	$15,908,584.48

	Sugar Beets			Fall Rye		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I				532.2	$ 123.39	$ 23,751.42
Area II	12,515.0	$ 16,875.86	$ 3,233,034.18	4,032.0	1,108.38	193,908.26
Area III	2,047.0	2,639.85	587,084.28	16,324.0	7,812.71	836,854.04
Area IV				12,367.0	7,167.41	593,633.21
Area V				15,223.3	6,405.58	823,451.73
Total by Crop	14,562.0	$ 19,515.71	$ 3,820,118.46	48,478.5	$ 22,617.47	$ 2,471,598.66

	Rapeseed			Mustard		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	22,518.0	$ 11,113.36	$ 1,286,051.31	918.0	$ 394.95	$ 45,353.66
Area II	75,739.6	49,957.23	4,808,630.34	333.8	174.30	16,546.29
Area III	133,337.2	143,238.18	9,382,140.62	739.0	657.68	35,274.76
Area IV	104,754.4	125,673.45	6,964,485.37	3,650.8	3,559.37	184,115.34
Area V	106,972.8	82,935.58	6,400,825.49	2,896.0	2,140.25	141,079.62
Total by Crop	443,322.0	$ 412,917.80	$ 28,842,133.13	8,537.6	$ 6,926.55	$ 422,369.67

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1984

Schedule 3A
(continued)

By Supervisor Area

	Sunflower			Buckwheat		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	1,883.0	$ 884.61	$ 141,356.62	1,145.0	$ 301.44	$ 26,068.05
Area II	13,688.0	6,993.44	1,001,619.87	4,193.3	2,264.65	151,848.94
Area III	11,216.0	8,139.07	834,317.50	7,211.0	4,160.78	258,071.39
Area IV	8,214.6	6,701.70	579,968.19	1,272.0	1,090.86	42,651.13
Area V				8,317.7	4,912.35	282,071.55
Total by Crop	35,001.6	$22,718.82	$2,557,262.18	22,139.0	$12,730.08	$ 760,711.06

	Field Peas			Grain Corn		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	2,717.2	$ 2,634.45	$ 218,117.56	4,764.0	$ 3,284.72	$ 539,532.04
Area II	40,498.0	52,316.78	3,747,221.58	55,217.3	48,385.56	7,325,800.73
Area III	16,262.7	25,114.53	1,509,108.56	27,323.8	22,674.27	3,147,573.45
Area IV	1,318.0	2,854.61	122,528.44	3,822.0	3,932.13	357,193.18
Area V	533.0	877.31	52,361.42	160.0	144.80	14,530.40
Total by Crop	61,328.9	$83,797.68	$5,649,337.56	91,287.1	$78,421.48	$11,384,629.80

	Durum Wheat			Silage Corn		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	684.0	$ 288.70	$ 48,786.30	664.0	$ 373.34	$ 56,426.40
Area II	13,703.0	6,538.13	932,504.80	2,322.0	1,374.66	206,697.60
Area III	24,943.0	22,402.84	1,851,053.53	1,245.0	1,179.52	111,432.60
Area IV	58,202.0	45,440.07	3,841,430.51	278.0	262.79	20,962.80
Area V	1,933.0	1,397.59	133,708.26	620.0	539.20	65,268.00
Total by Crop	99,465.0	$76,067.33	$6,807,483.40	5,129.0	$ 3,729.51	$ 460,787.40

	Mixed Grain			Potatoes		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	5,309.0	$ 1,403.79	$ 241,244.87	602.0	$ 815.01	$ 180,694.52
Area II	3,268.0	1,147.40	164,160.80	3,263.0	4,461.63	890,269.16
Area III	3,163.0	1,455.80	158,201.30	8,013.0	15,879.77	2,451 993.67
Area IV	3,323.0	1,712.21	148,064.02			
Area V	2,667.0	999.61	115,623.50	6.0	9.48	1,808.76
Total by Crop	17,730.0	$ 6,718.81	$ 827,294.49	11,884.0	$21,165.89	$ 3,524,766.11

Summary of All-Risk Insurance Written for the Year Ended March 31, 1984

Schedule 3
(continued)

By Supervisor Area

	Potato			Forage		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	728.7	$ 5,247.65	$ 214,012.70	3,903.7	$ 7,455.27	$ 155,003.32
Area II	3,516.0	22,292.40	953,956.04	5,197.1	9,429.80	234,059.41
Area III	13,566.3	81,382.21	4,289,814.62	5,066.2	11,003.71	183,717.53
Area IV	249.0	1,757.61	80,663.55	12,630.0	29,792.13	441,681.53
Area V	6.0	43.66	1,808.76	21,151.9	41,702.75	828,329.42
Total by Crop	18,066.0	$110,723.53	$ 5,540,255.67	47,948.9	$99,383.66	$1,842,791.21

	Utility Wheat			Lentils		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	16,094.1	$ 44,986.29	$ 1,075,191.38	43.0	$ 202.97	$ 2,451.00
Area II	114,080.8	272,554.45	8,527,654.82	2,698.0	13,428.11	201,653.40
Area III	104,123.0	186,783.62	8,616,233.77	1,149.0	5,483.17	85,508.40
Area IV	28,747.0	47,328.23	2,162,972.57	721.0	4,109.94	60,813.90
Area V	12,381.4	27,713.41	921,686.03	1,305.0	7,701.72	114,822.00
Total by Crop	275,426.3	$579,366.00	$21,303,738.57	5,916.0	$30,925.91	$ 465,248.70

	Fababean			Canary Seed		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	1,470.0	$ 8,708.31	$ 112,014.24	1,453.0	$ 2,972.27	$ 91,192.89
Area II	3,703.8	21,133.77	312,796.27	4,363.0	11,581.00	324,723.30
Area III	869.0	5,016.36	72,770.25	1,351.0	3,082.25	79,265.01
Area IV	160.0	1,082.24	15,153.60	628.0	1,894.75	39,420.48
Area V	415.0	2,156.36	32,876.25	489.0	1,099.36	27,091.02
Total by Crop	6,617.8	$ 38,097.04	$ 545,610.61	8,284.0	$20,629.63	$ 561,692.70

	Field Bean			Triticale		
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I				37.0	$ 75.22	$ 2,625.56
Area II	4,387.0	$ 24,026.63	$ 496,819.95	570.0	1,641.26	40,248.60
Area III	1,248.0	6,703.47	147,942.63			
Area IV						
Area V						
Total by Crop	5,635.0	$ 30,730.10	$ 644,762.58	607.0	$ 1,716.48	$ 42,874.16

Summary of All-Risk Insurance Written for the Year Ended March 31, 1984

Schedule 3
(continued)

By Supervisor Area

	All Crops					
	Acres	Premium	Coverage	Acres	Premium	Coverage
Area I	318,436.9	$ 819,663.16	$ 17,343,339.02			
Area II	1,095,345.2	2,849,162.53	74,229,685.13			
Area III	1,289,254.0	2,574,518.48	92,748,761.40			
Area IV	1,396,195.9	2,475,884.01	88,621,958.97			
Area V	779,097.9	1,873,300.75	49,310,288.30			
Total by Crop	4,878,329.9	$10,592,528.93	$322,254,032.82			

Summary of Hail Spot Loss Insurance Written for the Year Ended March 31, 1984

Schedule 3A
(continued)

By Supervisor Area

	Acres	Forage Premium	Coverage	Acres	Utility Wheat Premium	Coverage
Area I	2,545.4	$ 540.25	$ 117,938.55	14,721.1	$ 5,899.60	$ 988,442.02
Area II	3,607.0	927.71	199,257.41	106,628.0	57,523.30	7,948,628.92
Area III	3,593.0	908.34	147,827.88	95,942.0	85,933.55	7,972,734.31
Area IV	7,093.8	2,309.99	269,421.40	20,313.0	18,016.75	1,554,176.22
Area V	15,653.7	4,605.20	677,990.48	11,683.4	7,309.74	868,575.07
Total by Crop	32,492.9	$9,291.49	$1,412,435.72	249,287.5	$ 174,682.94	$ 19,332,556.54

	Acres	Lentils Premium	Coverage	Acres	Fababean Premium	Coverage
Area I	43.0	$ 18.49	$ 2,451.00	1,280.0	$ 868.40	$ 98,377.94
Area II	2,698.0	2,117.29	201,653.40	3,544.8	3,111.43	299,801.98
Area III	1,109.0	949.38	82,904.40	794.0	777.03	67,387.50
Area IV	721.0	985.02	60,813.90	160.0	249.60	15,153.60
Area V	1,036.0	1,336.11	91,130.40	415.0	428.70	32,876.25
Total by Crop	5,607.0	$5,406.29	$ 438,953.10	6,193.8	$ 5,435.16	$ 513,597.27

	Acres	Canary Seed Premium	Coverage	Acres	Field Bean Premium	Coverage
Area I	1,438.0	$ 559.89	$ 90,455.34			
Area II	4,283.0	2,179.83	319,727.10	4,377.0	$ 5,195.16	$ 495,622.05
Area III	1,156.0	600.31	65,606.31	1,248.0	1,410.24	147,942.63
Area IV	628.0	286.63	39,420.48			
Area V	369.0	136.80	19,131.42			
Total by Crop	7,874.0	$3,763.46	$ 534,340.65	5,625.0	$ 6,605.40	$ 643,564.68

	Acres	Triticale Premium	Coverage	Acres	All Crops Premium	Coverage
Area I	37.0	$ 15.77	$ 2,625.56	251,622.6	$ 95,241.18	$ 14,887,256.73
Area II	570.0	281.70	40,248.60	910,444.8	508,835.34	66,509,963.87
Area III				1,147,260.1	925,939.16	82,534,097.02
Area IV				986,518.2	800,672.74	63,135,704.13
Area V				670,673.3	406,646.11	42,535,292.29
Total by Crop	607.0	$ 297.47	$ 42,874.16	3,966,519.0	$2,737,334.53	$269,602,314.04

Number of Farmers Insured and Number of Crops Insured for the Year Ended March 31, 1984

Schedule 4

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beet	Fall Rye	Rape-Seed	Mus-tard	Sun-Flower	Buck Wheat	Field Peas	Un-seeded Acres	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Pota-toes	For-age	Util. Wheat	Len-tils	Fabe-beans	Cnry. Seed	Field Beans	Triti-cale	Total
Albert	142	123	30	59	29		22	10	4	7	3			2	36	1	3		7							336
Alexander	15	12	2	4	5			3				1	4				1									32
Alonsa	36	14	14	3	3		4	3	1		1		8				6		17	2						76
Archie	59	54	26	26	1		4	2							3		4		4							124
Argyle	163	146	46	109	45		17	29	2	9	3			5	11	1	8			2			1			434
Armstrong	36	20	16	10	2			6					17				7		1	6		1	1			87
Arthur	120	96	26	32	50		17	22		10	2		4	6	21		1		10	5						302
Assiniboia	6	6	1	4	4			2					1							2			1			21
Bifrost	85	56	10	44	19		2	25	2			1	32	1	2	1	4			21		4	4			228
Birtle	144	124	31	98	14		8	54	4						4		4		2	5						348
Blanshard	111	95	3	92	26		1	53	1						7					6						284
Boulton	67	53	26	46			1	19									1		7							153
Brenda	204	176	19	122	69		6	40		17				1	54		6		2	5						517
Brokenhead	142	121	28	47	25			12	4	4	8	19	11	6		2	5		4	11		1	2			310
Cameron	93	84	12	67	29		1	47		2	1	2			8				3	4	2					262
Cartier	108	89	3	60	55			45	1	3	1	9	27						1	40	1		9			344
Charleswood	8	8		4	6	1		3		1			1							2						26
Clanwilliam	84	36	28	75	9		4	32							1		4		1	2						192
Coldwell	21	10	6	9	1			3			1		3				7		1	1						42
Consol	33	19	2	13				31					3					1								69
Cornwallis	62	42	21	46	8		8	19	1						11		2		3	6	1					168
Daly	101	94	20	57	22		7	33	2						14				2	11	3					265
Dauphin	268	185	62	99	43		41	110	5		55	7	7	1	1		4		36	32	2	4	1			695
Dauphin-Berry	88	65	8	48	34	4	1	10		8		8	1	1	2		2	1	6	18			5		1	223
Dufferin	251	115	31	93	104	4	21	71	1	21	24	43	17	91	8	11	9	6	2	115	1		3	13		804
East Kildonan																										
East St. Paul	3	3	1																							4
Edward	133	117	38	31	25		16	33		13	1			2	39	1	1		6							323
Ellice	52	46	14	25	4		3	16				1							2		1					112
Elton	158	130	22	129	52		6	54	2	2				2	36		3		4	14			1			457
Erikdale	18	10	4	7									4				6		1	1						33
Ethelbert	64	53	23	25	2		3	12			40		1						2	4			1			166
Fisher	153	103	44	66	23		2	60			3	1	86	1	1		7		7	12	1		2			419
Fort Garry	4	4		3				1		1																9
Franklin	116	85	11	51	37	2	4	25		1	3	20	10	11	14	4	4		3	21		21	8			335
Gilbert Plains	102	88	21	36	3		5	61	1		14		1				6		5	2						243
Gimli	11	8	4	2	5			2					2				2		1	1						27
Glenella	72	58	26	30	4			14		2	4	2	3	4		1	3			10		3	1			165
Glenwood	102	77	27	82	30		10	37	2	4	1	4	1	1	21		1	1	7	3	1					310
Grahamdale	46	25	25	22	4			1					6				4			5						92

Number of Farmers Insured and Number of Crops Insured for the Year Ended March 31, 1984

Schedule 4 (continued)

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beet	Fall Rye	Rape-Seed	Mus-tard	Sun-Flower	Buck Wheat	Field Peas	Un-seeded Acres	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Pota-toes	For-age	Util. Wheat	Len-tils	Faba-beans	Cnry. Seed	Field Beans	Triti-cale	Total
Grandview	224	204	45	137	8		8	92			1						9		18	5		4				531
Grey	137	87	19	54	81		2	30		4	7	26	19	18	9	8	5		2	71	3	1	1			447
Hamiota	164	147	12	121	11		4	73	1			1			7		4			18						399
Hanover	59	23	4	26		25		5		2	1	2	2	1		2	2		2	8						105
Harrison	62	52	3	47	11			19							3					6						141
Hilleburg	75	63	24	42			8	10									4		8	2						161
La Broquerie	10	1	1	6	2			1		1				7	1	2	1		1	1						25
Lac Du Bonnet	36	28	12	5	4			4				4	3				1			6						67
Lakeview	49	31	10	23	11		1	19			9	1	1		1		2		4	6						119
Langford	112	95	26	76	24		12	54		5	2	1		5	20		1		1	21				1		344
Lansdowne	66	36	26	34	14		2	26	4		10	1		2	2		4			11	1					173
Lawrence	36	14	6	13	1		1	12			2						2		7	1						59
Lorne	310	256	34	202	165		40	94		1	13	7		1	19	3	5	1	1	76			4			922
Louise	273	201	37	200	183		15	159		9	3	33		5	40	7	1		4	89	2			1		989
Macdonald	346	301	15	161	171	3		89	2	9	1	7	52	3	23	1	4		15	93	2	2	4			958
McCreary	65	39	26	36	10		1	13					7				8		9	1						150
Miniota	113	109	35	58	7		12	22						1	4		4		2	2	1					257
Minitonas	199	162	20	119	14		27	97	1		1	1					1		1	12		1				457
Minto	147	119	28	122	29		7	60	2		1	2			6		2		1	14	1		1			395
Montcalm	155	112	5	67	74	32		47		4	2	63	15	8	10					35	12	13	1			500
Morris	254	188	11	94	120		1	113		19	2	56	42	4	21		3		2	46	2	1	9		2	736
Morton	179	166	33	111	73		1	67	1			3		1	19		1		7	19						502
Mossey River	81	51	14	39	7		3	31			8								15	3						171
Mountain South	31	22	9	11	2		2	8			7															61
Mountain North	68	52	8	29	1		6	31					4						1	12			1			145
North Cypress	150	114	38	86	42		19	78	1	9	1	36		15	15	2	2	32		17	3			1		511
North Kildonan																										
North Norfolk	153	112	25	85	42		15	64		28	26	14		38	2	1	3	4	3	24	1		1			488
Oakland	114	92	25	67	27		2	29	5	4	5	2		1	11		4		1	14		1	2			292
Ochre River	40	28	8	18	8		8	12			1		2			1	1		10	6						103
Odanah	109	94	5	89	28		6	52	1			1		1	9				1	5						302
Old Kildonan	2	1																		1			1			3
Park South	86	74	19	43	2		4	16					1						2	6						167
Park North	27	14	5	16			3	11											3							52
Pembina	250	217	26	163	150		23	120	1	10	2	6		2	47	3	2		4	111		2	1			890
Pinawa																										
Piney	16	9	7	9	5		1	2			1		3							3						40
Pipestone	209	190	42	72	29		18	35	4	5				8	33	4	1		10	9						460

Number of Farmers Insured and Number of Crops Insured for the Year Ended March 31, 1984

Schedule 4 (continued)

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beet	Fall Rye	Rape-Seed	Mus-tard	Sun-Flower	Buck Wheat	Field Peas	Un-seeded Acres	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Pota-toes	For-age	Util. Wheat	Len-tils	Faba-beans	Cnry. Seed	Field Beans	Triti-cale	Total
Portage la Prairie	375	248	34	181	169	21	24	152	1	8	18	97	4	45	5	4	5	2	10	107	11	5	4	9		1,164
Reynolds	6	3	2	3	1												1			1						11
Rhineland	401	260	8	138	152	176	1	110		12	7	162	16	43	15	3	3			47	5	3		3		1,164
Ritchot	66	57	5	18	8			6		4			20				3	1	2	11						135
Riverside	117	97	24	75	58		7	46		2	3	1			11		1		3	25						353
Roblin	171	153	36	100	101		4	73		4		1		6	13		1		3	9		1				505
Rockwood	123	97	22	64	17			24	2			1		2	2	2	12	1	6	16		2	3			273
Roland	132	82	2	36	65	1	4	34	1	18	1	81	1	15	5	2				80				4		432
Rosedale	139	115	44	88	14		11	47		1	2		1		6		6			8						343
Rossburn	117	104	29	62	4		2	31							2				3	5						242
Rosser	69	57	6	41	21			5		4		2		3	2		1			13		5	3			163
Russell	104	94	29	56	8		6	48	6						6		1		1		1					256
St. Andrews	104	86	12	48	29		2	36			1	2	2	2			1	1		17			1		1	241
Ste. Anne	11	2		8		1							1	1			1			2						16
St. Boniface	1	1											1							1						3
St. Clements	69	49	12	17	11		1	8			3	7	5	4	1		3	1	4	5		2				133
St. Francis Xavier	34	26	7	26	17			9												5			2			92
St. James																										
St. Laurent	4	3	1	2									1				2									9
Ste. Rose	40	30	6	22	11		1	21	1		1		3		2	1	1		6							106
St. Vital	2			2																						2
Saskatchewan	84	76	7	70	24		1	43	4						4					9						238
Shellmouth	99	82	30	64	2		11	24	4		1				2		2		10	1	2					235
Shell River	174	150	41	101	2		20	51	5		1	1			1		3		14	1	3					394
Shoal Lake	102	88	15	72	5		1	41	9			1			4		1		2	7						246
Sifton	40	24	14	18	9		7	7		1	1				4		1		3	4						93
Siglunes	15	11	10	3	2		1	4					4				6			1						42
Silver Creek	114	100	28	72	3		2	51	1			1			1				2	3	1		1			266
South Cypress	59	53	13	35	18		3	9	1	5	1			7	7		1	3	1	2						159
South Norfolk	186	114	32	61	90		10	32	2	1	6	14		8	3	1	9			125			2			510
Springfield	92	70	15	26	24			17	1	2	6	1	10	1	1	1	6	1	4	16			1			203
Stanley	189	126	25	86	83	12	2	49		24	26	30		37	16	11	7	3		96	1	1		10		645
Strathclair	143	116	13	98	15			61	2			1			6				2	11	1					326
Strathcona	125	116	43	74	45		4	9		2	1				2		2		2	3						303
Stuartburn	9	4	2	2							1		1	3		1			1							15
Swan River	418	362	43	239	47		79	178	3		3	2			3	1	8		2	12			3			985
Taché	94	75	10	35	22			5		2		1	14	1		1	4		2	9	1	2				184
Thompson	124	109	17	65	87		6	39	2	15	10	12		14	5	1				42		1	2	4		431

Number of Farmers Insured and Number of Crops Insured for the Year Ended March 31, 1984

Schedule 4 (continued)

	Farmers	Red Spring Wheat	Oats	Barley	Flax	Sugar Beet	Fall Rye	Rape-Seed	Mus-tard	Sun-Flower	Buck Wheat	Field Peas	Un-seeded Acres	Grain Corn	Durum Wheat	Silage Corn	Mixed Grain	Pota-toes	For-age	Util. Wheat	Len-tils	Faba-beans	Cnry. Seed	Field Beans	Triti-cale	Total
Transcona																										
Turtle Mountain	173	152	38	98	90		3	69		2					13		7		6	16						494
Tuxedo																										
Victoria	124	112	29	78	76		6	10		8		4		9	5	3	3	2	1	32			1			379
Wallace	227	192	102	98	24		9	29	1	3				1	17	1	7		12	10						506
Westbourne	143	98	23	68	32		6	71		4	15	12	3	18	2	2	6	2	2	20		1				385
West Kildonan																										
West St. Paul	8	7		6																						13
Whitehead	108	86	32	92	28		8	42	1			3		2	23				5	23						345
Whitemouth	17	12	5	13	5		1	4			1			2		1	1		1	6						52
Whitewater	134	121	17	100	51		1	69	3	2	2				20		1		1	10	1		3			402
Winchester	191	175	37	108	61		4	56		12	1	3		2	53	1	6		4	12	1					536
Woodlands	58	35	15	43	14	1	1	8	1	3			1	3		1	1		1	10		2				140
Woodworth	188	169	74	129	27		9	44	1		2				18	2	10		14	18						517
All Municipalities	13,411	10,553	2,403	7,198	3,720	283	724	4,267	108	354	385	825	489	485	876	96	326	63	412	1,984	69	84	92	46	4	35,846

POOR

QUALITY

ORIGINAL